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REPORT
OF THE
BOARD OF BANK COMMISSIONERS

OF THE
STATE OF CALIFORNIA
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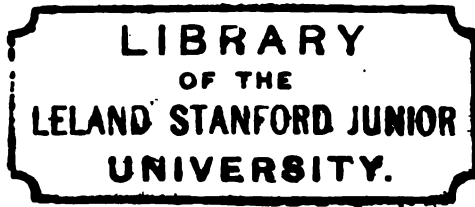
TO

His Excellency R. W. Waterman, Governor of the State of California.

JULY 1, 1889.



SACRAMENTO:
STATE OFFICE, : : : J. D. YOUNG, SUPT. STATE PRINTING.
1889,



A 4611

REPORT

SAN FRANCISCO, July 1, 1889.

To his Excellency R. W. WATERMAN, Governor of California:

We have the honor to submit for your consideration the Eleventh Annual Report of the Board of Bank Commissioners.

Two hundred and nineteen banks—a net gain of seventeen during the past year—are now engaged in active business in this State. Twenty-eight are Savings, a gain of five; one hundred and seventeen are Commercial, a net gain of twelve; five are Branches of Foreign banks, identical with last year; thirty-four are Private, a net gain of four; and thirty-five are National, a loss of four.

The classification is suggested by the laws establishing the relations between the banks and this Board. The first three divisions, incorporations either State or Foreign, are licensed by this Board, and are inspected by one or more members of it at least once in every year. These banks and private banks, which are not licensed nor examined by Commissioners, file sworn statements in this office semi-annually—all of which is in accordance with law. The Revised Statutes of the United States forbid inspection of National banks by State officials. We are therefore indebted to the courtesy of the respective officers for all statements in this report from such banks. For the information thus supplied, which enables us to place the entire banking business before the people, we offer the thanks of all persons interested in the banks.

The corporate changes effected in some of the banks during the year have been notable. No State bank has adopted the National system, although such transfers have been of common occurrence for many years, but National and State banks have consolidated, in one instance the National absorbing the State, and in another the State the National. We have also to report the adoption of the State system by a National bank, engaged successfully in business. No similar case is on record, and we believe the occurrence to be unprecedented in the banking of the State. Elsewhere in this report we offer a brief synopsis of the two systems.

The following incorporations have commenced business since our last report:

Pajaro Valley Savings and Loan Society.....	Watsonville.
San Diego Savings Bank.....	San Diego.
Security Savings Bank and Trust Company.....	Los Angeles.
Union Savings Bank.....	Modesto.
Union Savings Bank.....	San José.
Agency Citizens Bank of Nevada City (succeeding the First National Bank, Grass Valley).....	Grass Valley.
Alameda, Bank of (succeeding the First National Bank).....	Alameda.
Alhambra, Bank of.....	Alhambra.
Decker, Jewett & Co. Bank (succeeding the firm of the same name).....	Marysville.
Farmers and Merchants Bank.....	Stockton.
Hueneme, Bank of.....	Hueneme.
Lodi, Bank of.....	Lodi.
Northern California, Bank of.....	Redding.
Pioneer Bank.....	Porterville.
Rideout, Smith & Co., Bank of (succeeding the firm of the same name).....	Oroville.
State Loan and Trust Company.....	Los Angeles.
Templeton, Bank of (succeeding the firm of Horstman Bros. & Seeman).....	Templeton.
Tustin, Bank of.....	Tustin.

The following State bank retired from business:

San Diego, Bank of (by consolidation with the First National Bank) San Diego.

List of the new private banks:

Austin & Co., E.....	San Miguel.
Fallbrook Banking Company	Fallbrook.
Fos Savings Union	San Diego.
Fox, George W.....	Murietta.
Harrell & Son.....	Visalia.
Horstman Bros. & Seeman	Templeton.
Taylor, R. B.	South Riverside.

The following private banks have retired from business:

Bakewell & Sons, Thomas, by suspension	Riverside.
Decker, Jewett & Co., by incorporation	Marysville.
Horstmann Bros. & Seeman, by incorporation.....	Templeton.

No National Bank has been organized during the past year. The following banks have retired from business:

First National of Alameda, by adoption of the State system.
 First National of Grass Valley, by consolidation with the Citizens Bank.
 San Diego National, by voluntary liquidation.
 California National, of San Francisco, by suspension.

NOTES.

The Jas. H. Goodman & Co. Bank, Napa, incorporated June 11, 1889, and licensed to transact business July first, succeeds the firm of the same name.

The Bank of San Miguel, incorporated in June, 1889, and licensed to transact business July first, succeeds the private bank of E. Austin & Co.

The Commercial Bank, Los Gatos, incorporated April 13, was licensed to transact business July 1, 1889.

The Vallejo Commercial Bank, incorporated May 17, 1889, is organizing.

The Citizens Bank, South Riverside, incorporated July 22, 1887, is not engaged in business. The name has been assumed by R. B. Taylor, a private banker.

LIQUIDATION OF THE FARMERS AND MECHANICS BANK OF SAVINGS.

This bank was organized in June, 1867, as a savings bank, and commenced business with a capital stock paid in of \$60,000. Upon an examination of its affairs by the first Board of Bank Commissioners, in 1878, worthless investments were found, exhausting the reserve fund and impairing the capital. As the bank was engaged in the business of lending upon personal security, the Board demanded the increase of the capital to \$300,000, that such loans might be lawful in accordance with Sections 571 and 574, Civil Code. The bank was unable to comply with this demand within the time specified, and suspended on the third of September, 1878. The amount due depositors was \$373,674 70.

The general depression in real estate at this time, and during several years following, was disastrous to the creditors of the bank, then most urgent for their money. The best property held by the bank was forced on the market at the worst period, leaving the poorest and most undesirable on hand when real estate values commenced to improve.

The remaining assets were sold at public auction in September, 1888, and a final dividend of five per cent was declared November 2, 1888.

Dividends have been paid to depositors as follows:

No. 1—October 1, 1878.....	15	per cent.....	\$56,051 20
2—December 2, 1878.....	8½	per cent.....	31,762 35
3—November 17, 1879.....	6½	per cent.....	24,288 85
4—August 30, 1881.....	10	per cent.....	37,367 47
5—September 27, 1881.....	5	per cent.....	18,683 73
6—April 24, 1882.....	5	per cent.....	18,683 73
7—March 1, 1883.....	10	per cent.....	37,367 47
8—February 6, 1886.....	3	per cent.....	11,210 24
9—March 8, 1887.....	2	per cent.....	7,473 49
10—November 2, 1888.....	5	per cent.....	18,683 73
Totals	70	per cent.....	\$261,572 26

A DECISION OF INTEREST.

In the case of the Bank of British North America vs. Israel Cahn, the Supreme Court has decided that the law of 1876, requiring all banks in California to publish statements January first and July first, and file the same with the County Recorder, is still in force. In order to have a standing in Court, banks must comply with this law.

TABLES.

We submit in this report and appendix:

Semi-annual statements from the Savings, Commercial, Foreign, and Private banks, and from the banks in liquidation. Also, by their courtesy, annual statements from the National banks.

Statistical information from the Savings banks.

Statements of the condition of the incorporated banks taken from the books at the time of the inspection by members of this Board.

Semi-annual tabular statements.

Comparative statement of the Savings, Commercial, Foreign, and Private banks for July, 1888, and January and July, 1889, with aggregates. Comparative statements of the National banks for July, 1888, and July, 1889.

Abstract of the reports from all the banks for July, 1887, 1888, and 1889.

Respectfully submitted.

W. W. MORELAND,
A. W. POTTS,
J. A. THOMPSON,
Bank Commissioners.

COMPARATIVE STATEMENTS.

Savings.

	23 Banks, July 1, 1888.	24 Banks, January 1, 1889.	28 Banks, July 1, 1889.
<i>Resources.</i>			
Bank premises	\$945,507 10	\$1,210,781 10	\$1,223,300 37
Other real estate	1,071,194 37	948,111 22	1,038,448 27
Invested in bonds and stocks	18,847,181 32	17,698,096 20	17,246,554 22
Loans on real estate	53,767,274 58	58,943,803 07	64,332,572 03
Loans on bonds and stocks	7,010,798 05	6,920,501 87	7,001,812 65
Loans on other securities	72,648 38	49,610 10	54,704 43
Loans on personal security	424,843 26	283,455 90	264,008 08
Money on hand	2,171,722 79	2,422,471 08	2,828,457 36
Due from banks and bankers	1,096,477 15	1,636,264 35	1,730,703 86
Other assets	319,845 37	450,122 88	312,115 61
Totals	\$85,727,492 37	\$90,563,217 77	\$96,032,676 88
<i>Liabilities.</i>			
Capital paid up	\$4,404,447 10	\$4,683,480 00	\$5,138,443 33
Reserve fund, etc.	3,053,527 73	2,988,369 91	3,141,327 30
Due depositors	77,718,534 54	82,386,085 40	87,101,913 31
Due banks and bankers	48,624 05	-----	-----
Other liabilities	502,358 95	495,282 46	650,992 94
Totals	\$85,727,492 37	\$90,563,217 77	\$96,032,676 88

COMPARATIVE STATEMENT—Continued.

Commercial.

	105 Banks, July 1, 1888.	109 Banks, January 1, 1889.	117 Banks, July 1, 1889.
<i>Resources.</i>			
Bank premises	\$2,185,662 42	\$2,324,717 40	\$2,446,665 48
Other real estate	1,498,332 71	2,069,987 23	2,469,256 85
Invested in bonds and stocks	3,792,367 33	3,803,391 90	3,549,085 29
Loans on real estate	12,958,919 70	12,877,532 94	14,249,974 68
Loans on bonds and stocks	4,476,148 67	5,265,237 37	4,685,185 16
Loans on other securities	3,392,118 43	4,573,555 19	2,465,442 94
Loans on personal security	30,801,715 15	30,192,960 91	31,346,855 14
Money on hand	10,626,314 43	10,531,294 35	10,854,371 38
Due from banks and bankers	6,113,796 36	7,194,939 73	6,287,896 00
Other assets	3,484,699 78	3,358,083 59	3,619,675 52
Totals	\$79,330,074 98	\$82,191,700 61	\$81,974,408 44
<i>Liabilities.</i>			
Capital paid up	\$21,805,700 00	\$22,090,295 00	\$23,178,448 88
Reserve fund, etc.	12,166,630 41	12,930,859 19	13,161,652 14
Due depositors	40,380,624 93	42,019,680 93	40,462,081 65
Due banks and bankers	4,686,051 56	4,577,002 57	4,673,092 84
Other liabilities	291,068 08	573,862 92	499,132 93
Totals	\$79,330,074 98	\$82,191,700 61	\$81,974,408 44

BANK COMMISSIONERS' REPORT.

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COMPARATIVE STATEMENTS—Continued.

Foreign.

	5 Banks, July 1, 1888.	5 Banks, January 1, 1889.	5 Banks, July 1, 1889.
<i>Resources.</i>			
Bank premises	\$159,365 20	\$158,148 13	\$156,931 06
Other real estate	67,754 46	59,201 00	61,903 00
Invested in bonds and stocks	253,187 50	173,439 00	277,982 50
Loans on real estate	501,037 25	527,330 34	702,665 25
Loans on bonds and stocks	2,945,137 17	3,001,459 36	2,115,364 90
Loans on other securities	2,892,283 94	3,982,274 14	2,923,729 30
Loans on personal security	11,064,600 68	9,029,312 65	10,134,445 88
Money on hand	5,251,481 15	6,649,022 59	5,223,186 40
Due from banks and bankers	2,347,164 79	1,832,666 70	2,239,488 60
Other assets	1,701,523 66	1,991,903 57	2,787,257 22
Totals	\$27,183,535 80	\$27,404,757 48	\$26,622,954 11
<i>Liabilities.</i>			
Due head office	\$18,088,203 22	\$15,967,361 98	\$14,382,146 83
Reserve fund, etc.	174,966 33	186,714 01	206,182 22
Due depositors	7,928,493 15	9,345,713 42	10,148,778 66
Due banks and bankers	839,462 25	1,712,999 57	1,763,545 21
Other liabilities	152,420 85	191,968 50	122,301 19
Totals	\$27,183,535 80	\$27,404,757 48	\$26,622,954 11

COMPARATIVE STATEMENTS—Continued.

Private.

	30 Banks, July 1, 1888.	34 Banks, January 1, 1889.	34 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises*	\$729,637 12	\$857,023 88	\$895,119 73
Invested in bonds and stocks	520,101 39	396,253 00	675,437 68
Loans on real estate	1,828,317 86	1,539,547 47	1,417,948 56
Loans on bonds and stocks	340,936 96	285,135 43	140,763 36
Loans on other securities	334,137 56	863,855 26	503,758 35
Loans on personal security	6,040,568 25	5,580,906 32	5,011,216 73
Money on hand	1,614,857 35	1,479,393 96	1,443,784 49
Due from banks and bankers	171,640 26	257,523 80	373,842 21
Other assets	235,354 74	301,121 82	318,776 49
Totals	\$11,815,549 49	\$11,560,760 94	\$10,780,647 60
<i>Liabilities.</i>			
Capital paid up	\$3,793,092 85	\$3,824,054 40	\$4,105,032 66
Reserve fund, etc.	596,838 85	661,317 60	639,785 23
Due depositors	6,477,331 78	5,908,176 06	5,253,245 10
Due banks and bankers	744,460 21	875,549 37	516,586 52
Other liabilities	203,825 80	291,663 51	265,998 09
Totals	\$11,815,549 49	\$11,560,760 94	\$10,780,647 60

* Including real estate by purchase.

BANK COMMISSIONERS' REPORT.

COMPARATIVE STATEMENTS—Continued.

National.

	38 Banks, July 1, 1888.	35 Banks, July 1, 1889.
<i>Resources.</i>		
Bank premises.....	\$802,812 72	\$1,106,146 46
Other real estate.....	66,660 11	111,780 71
Invested in bonds and stocks*.....	3,907,559 53	2,751,977 41
Loans on real estate.....		
Loans on bonds and stocks.....	3,492,301 10	2,628,371 94
Loans on other securities.....	1,317,289 36	892,540 03
Loans on personal security.....	14,537,484 45	16,060,320 10
Money on hand.....	4,299,670 80	4,195,794 02
Due from banks and bankers†.....	3,538,610 41	3,120,269 39
Other assets.....	278,185 52	234,085 32
Totals.....	\$32,240,574 00	\$31,101,285 38
<i>Liabilities.</i>		
Capital paid up.....	\$7,892,430 00	\$8,050,000 00
Reserve fund, etc.....	2,357,183 86	2,876,989 46
Due depositors.....	18,646,543 26	17,485,757 91
Due banks and bankers.....	1,446,914 26	1,401,610 34
Other liabilities‡.....	1,897,502 62	1,286,927 67
Totals.....	\$32,240,574 00	\$31,101,285 38

*Including premium on bonds.

†Including redemption fund with U. S. Treasurer.

‡Including notes outstanding.

COMPARATIVE STATEMENTS—Continued.

Total, exclusive of National Banks.

	163 Banks, July 1, 1888.	172 Banks, January 1, 1889.	184 Banks, July 1, 1889.
<i>Resources.</i>			
Bank premises.....	\$4,020,171 84	\$4,550,670 51	\$4,722,016 64
Other real estate.....	2,637,281 54	3,077,299 45	3,569,608 12
Invested in bonds and stocks.....	23,412,837 54	22,071,180 10	21,749,059 69
Loans on real estate.....	69,055,549 39	73,888,213 82	80,703,160 52
Loans on bonds and stocks.....	14,773,020 85	15,472,334 03	13,943,126 07
Loans on other securities.....	6,691,188 31	9,469,294 69	5,947,635 02
Loans on personal security.....	48,331,725 34	45,086,635 78	46,756,525 83
Money on hand.....	19,664,375 72	21,082,181 98	20,349,799 63
Due from banks and bankers.....	9,729,078 56	10,921,394 58	10,631,930 67
Other assets.....	5,741,423 55	6,101,231 86	7,037,824 84
Totals.....	\$204,056,652 64	\$211,720,436 80	\$215,410,687 03
<i>Liabilities.</i>			
Capital paid up.....	\$48,091,443 17	\$46,575,191 38	\$46,804,071 70
Reserve fund, etc.....	15,991,953 32	16,767,260 71	17,148,946 89
Due depositors.....	132,504,984 40	139,659,655 81	142,996,018 72
Due banks and bankers.....	6,318,598 07	7,165,551 51	6,953,224 57
Other liabilities.....	1,149,673 68	1,552,777 39	1,538,425 15
Totals.....	\$204,056,652 64	\$211,720,436 80	\$215,410,687 03

COMPARATIVE STATEMENTS—Continued.

Total, including National Banks.

	169 Banks, July 1, 1887.	201 Banks, July 1, 1888.	219 Banks, July 1, 1889.
<i>Resources.</i>			
Bank premises	\$4,175,553 38	\$4,822,984 56	\$5,828,163 10
Other real estate	3,448,397 84	2,703,941 65	3,081,388 83
Invested in bonds and stocks	23,725,672 46	27,320,397 07	24,501,037 10
Loans on real estate	58,008,550 43	69,055,549 39	80,703,160 52
Loans on bonds and stocks	17,807,518 66	18,265,321 95	16,571,498 01
Loans on other securities	11,130,545 38	8,008,477 67	6,840,175 05
Loans on personal security	54,706,523 51	62,869,209 79	62,816,845 93
Money on hand	23,544,521 65	23,964,046 52	24,545,593 65
Due from banks and bankers	17,068,794 98	13,267,688 97	13,752,200 06
Other assets	4,673,811 22	6,019,609 07	7,271,910 16
Totals	\$218,289,889 51	\$236,297,226 64	\$246,511,972 41
<i>Liabilities.</i>			
Capital paid up	\$45,056,780 30	\$55,983,873 17	\$54,854,071 70
Reserve fund, etc.	16,145,791 71	18,349,137 18	20,025,936 35
Due depositors	146,711,444 17	151,151,527 66	160,451,776 63
Due banks and bankers	7,569,851 61	7,765,512 33	8,354,834 91
Other liabilities	2,806,021 72	3,047,176 30	2,825,352 82
Totals	\$218,289,889 51	\$236,297,226 64	\$246,511,972 41

NATIONAL AND STATE BANKING.

Savings banks are specifically restricted by the Codes of this State in some particulars of the banking business, and are specially privileged in others. They are not allowed to borrow money, lend to their own officers, nor deal in real estate. They are not allowed to loan on personal security, unless the paid up capital is at least \$300,000, and not then unless such loans are specially authorized by the by-laws. They are permitted "to prescribe the time and conditions on which repayment is to be made to depositors." Commercial banks, as such, are not specially restricted nor privileged. The laws do not define the different kinds of banks. In some banks the business is such that classification is not clear, and sometimes titles are misleading.

In considering State banking by comparison with National, we do not refer to Savings, nor Foreign and Private banks, although the business of the two last mentioned is substantially commercial, bringing them in competition with National banks. For the present purpose we mean by "State banks," all incorporated associations organized and managed locally, that are strictly commercial in their dealings, as well as all similarly incorporated associations that are conducting a business partaking of the character of both Savings and Commercial, or "mixed" banks, as they are sometimes called.

The first difference between the two systems—National and State—is manifest in the inception of a business. The organization in any town of any number of State banks is not regulated by State laws. In the pamphlet "containing instructions as to the method of organization and the proper management" of National banks, may be found set forth as the initiatory step the necessity of making a "written application to the Comptroller, giving the desired title, the location, the proposed capital, and the names of at least five persons who contemplate being stockholders in the organization." Furthermore, the application should be indorsed by the Representative in Congress, or "accompanied by letters from other persons of prominence, vouching for the character and responsibility of the parties, and the necessities of the community where the bank is to be located." If the application meets with the approval of the Comptroller, the necessary blanks for organizing the bank are forwarded to the parties.

The second distinction between National and State banks arises when the amount of capital for the new bank is to be decided. National banks cannot be organized with less than \$50,000 capital, under any circumstances, and, in fact, with less than \$100,000 only by special permission. The entire capital must be paid up within six months. In this State the law does not prescribe the amount of capital necessary to engage in business, nor the time in which to pay the capital subscribed.

The investment of capital in banks in the State system is left to the discretion of the managers. In the National system the law prescribes the investment of a portion of it, and, in requital, offers to each bank the opportunity to circulate its own paper money. The Constitution of this State provides that banks shall "not issue nor put in circulation as money anything but the lawful money of the United States."

National banks were created to compel loans of banking capital to the Government, and to provide a currency uniform throughout the country. All of them must invest in United States bonds, according to the amount of their capital. The system is founded on a National debt, and the banks depend for existence upon its continuation, unless a substitute for it, or a new charter, can be agreed upon by Congress and the banks. The discussion of this particular branch of the subject takes a wide range. In contemplation of the high price of bonds, and the possible extinguishment altogether of the public debt, the suggestion has been made that the bonds of our country be replaced by those of other nations of approved credit, or by State and county bonds.

Bonds to secure circulation must be deposited with the Treasurer of the United States, whereupon the bank, at its option, is entitled to receive from the Comptroller circulating notes equal in amount to ninety per cent of the par value of the bonds. The privilege is not always accepted, about ten banks, in a total of over three thousand, declining to issue their own notes. Of this number, five are in New York, two of these being very large institutions—the "Chemical," and the "American Exchange."

Banks of issue must at all times keep in the Treasury of the United States a deposit in lawful money equal to five per cent of their circulation, to be held and used for the redemption of such circulation. The average amount of the notes in circulation is taxed one per cent per annum. Banks liquidating must provide and deposit with the Government a sum sufficient to redeem their circulation; hence all notes lost or destroyed afford just so much profit to the Government, not to the banks.

The business of circulation, even when subjected to National limitations, has been highly profitable.

The following calculation was published by the Comptroller in 1883. We present it for the reason that it shows almost a balance in profit and loss on circulation:

\$100,000 fours at 21 per cent premium, annual interest.....		\$4,000
Circulation 90 per cent on par value.....	\$90,000	
Deduct 5 per cent redemption fund	4,500	
Loanable circulation.....	\$85,500 at 6 per cent,	5,130
Gross receipts.....		\$9,130
Deduct 1 per cent tax	\$900	
Deduct cost redemption	30	
Deduct 2-47 premium	894	
		1,824
Net receipts		\$7,306
\$121,000 loaned at 6 per cent		7,260
Profit on circulation.....		\$46

In this computation the premium is deducted in twenty-three and one half equal annual installments, and the 5 per cent fund is regarded as reducing the loanable circulation. If the interest to be derived from successive reinvestments of all receipts be taken into the computation, the profits are greater.

If the rate of interest was 7 per cent there would be no profit. The annual profit on \$100,000 $4\frac{1}{2}$ per cent bonds at 14 per cent premium, the rate of interest being 6 per cent, would be \$110, and at 7 per cent there would be no profit.

The next calculation, by Mr. W. P. St. John, President of the Mercantile National Bank, of New York, was published in the "Times" in October, 1888.

Recent treasury purchases of bonds have been made (prices net of accrued interest) at 129 for the 4 per cents, and at 108 for the $4\frac{1}{2}$ per cents, the former being now within about eighteen and one fourth years and the latter two and three fourths years of the date when they are to be redeemable at par. The sums required to be annually set aside at interest in order to sink these premiums of 29 per cent and 8 per cent in the periods named, if we assume a 6 per cent value for the money, and a bank is supposed to constantly employ all its money, may be estimated at 1.48 per cent and 2.77 per cent, to be annually deducted from the 4 per cent and $4\frac{1}{2}$ per cent of income from the bonds, respectively:

For 4 per cents, at 129, the outlay is \$12,900, which sum at ordinary 6 per cent employment would yield annually				\$774
Employed for note issue, we have income from the bonds 4 per cent, less as above, 1.48 per cent, net 2.50 per cent			\$252	
\$9,000 circulating notes at 6 per cent	\$540			
Less tax, 1 per cent, and expenses, \$10	100	440	692	
Net annual loss on circulation upon each \$10,000 of 4 per cent bonds				\$82
For $4\frac{1}{2}$ per cents at 108 the outlay is \$10,800, which sum at ordinary 6 per cent employment would yield annually				648
Employed for note issue we have income from the bonds, less $4\frac{1}{2}$ per cent as above, 2.77 per cent, net 1.73 per cent			\$173	
\$9,000 circulating notes at 6 per cent	\$540			
Less tax, 1 per cent, and expenses, \$10	100	440	613	
Net annual loss on circulation upon each \$10,000 of $4\frac{1}{2}$ per cent bonds				\$35

An investment one year hence in bonds for note issue, at prices reduced in each case by the respective sinking fund amounts, would yield identical results, *i. e.*, one year hence the 4 per cents taken at 127.52, and the $4\frac{1}{2}$ per cents at 106.27, must be carried at the above estimated annual loss, respectively.

Shareholders in National banks are responsible for all debts to the extent of the amount each has invested, and for as much more.

The laws of this State provide that each stockholder in corporations is "individually and personally liable for such proportion of all its debts and liabilities contracted or incurred during the time he was a stockholder as the amount of stock or shares owned by him bears to the whole of the subscribed capital stock."

A decided advantage over all other banks is conferred on Nationals by Section 5153, Revised Statutes, which provides that such of them as may be designated by the Secretary of the Treasury, for the purpose, shall be depositaries of public money, under such regulations as may be prescribed by the Secretary, and they may be also employed as financial agents of the government. The associations thus designated must give satisfactory security in bonds, or otherwise, for the safe keeping and prompt payment of the public money deposited with them.

The legal questions remaining for consideration refer to the conduct of the business of the banks.

Several sections of the Revised Statutes impose restrictions upon the National banks, subjecting the system to adverse criticism, and causing a spirit of hostility in some of the banks which results, as we are informed, in actual evasion.

Section 5137 provides, in substance, that no bank shall take a mortgage on real estate, except "in good faith by way of security for debts previously contracted." The law does not fix the time which must elapse in such a contingency between contraction of the debt and execution of the mortgage. The period may be long or short. The law does not prevent a bank

from lending to a solvent agent, who lends on mortgage, in the interest of the bank, and at its profit or loss.

As our laws permit loans on real estate by all banks, the State bank can do openly that which the National must do covertly.

The National banking law assumes that all banks organized under its provisions are intended for commercial business, and that real estate loans by such banks are not advisable. There is no doubt that all loans by Commercial banks should be readily convertible, and real estate investments are not always so, though they may be well secured.

The business of commercial banking is not profitable in some parts of California, unless the banks are able to employ part of their capital in accommodating the farmers. Banks that are formed to meet the varied wants of town and country customers have proved exceedingly successful in this State when properly managed.

Section 5200 provides that the total amount of money borrowed by any one firm or person from any National bank shall at no time exceed one tenth part of the capital of the association.

Opinions differ as to the propriety of this regulation. The Hon. Hugh McCulloch, the first Comptroller, expressed the opinion that "it should be struck out entirely." The Hon. W. L. Trenholm, in his report for 1887, remarks: "This is a perplexing subject, and it is difficult to regulate it by statute satisfactorily, yet experience proves that existing restraints have been on the whole salutary in their character, for in many cases disaster has followed the disregard of them."

Under our Codes this question is left entirely to the discretion of the managers of the banks. We have no knowledge of any attempt to legislate on the subject of mercantile honor, business credit, or personal security.

The operation of this law makes it unlawful for any National bank to deposit a sum in excess of ten per cent of its capital in any State bank. The effect of this construction is, occasionally, an inconvenience to a National, and, apparently, a reflection on a State bank. Under this law National associations have been censured for deposits in State banks which have, at other times, accommodated or patronized them to their great profit.

Section 5208 was adopted to prevent a dangerous practice in some of the New York banks. Checks were certified for brokers for large amounts, not at the time of the credit of their accounts, but to be deposited later in the same day. This law makes it "a criminal offense for any officer of a bank to certify the check of a customer who may overdraw, even inadvertently, his account for a few dollars, in the payment of an ordinary obligation," though "checks so certified are good and valid obligations against the bank."

Opposition to such a law was manifested, and friends of the National system have condemned it. An open attempt was made to evade it by "accepting" checks, but this plan failed. The bank officer was prosecuted by the Government, and the Courts decided the case against him. The records do not show whether any movement to escape the statute by "paying" checks that could not be "certified" has ever been discovered, yet the ingenuity employed to justify "accepting" checks might succeed in prompting such a course.

To the majority of National bank managers no legal decision is necessary to demonstrate that checks that cannot be certified must not be accepted nor paid, forcing the conclusion that overdrafts are unlawful. It is true

the banks report them, generally in sums that are insignificant, evidently preferring to infringe the law rather than refuse the checks of customers.

There are a few of our State banks in which overdrafts are not tolerated, and no accounts are overdrawn. In the others some of the customers borrow by overdrawing. The practice is not prohibited by law.

Section 5191 provides that National banks in the reserve cities shall always keep on hand, in lawful money, at least 25 per cent of the aggregate amount due depositors and other liabilities payable on demand. All other banks must keep on hand at least 15 per cent. In the last mentioned banks, however, three fifths of the reserve required may consist of balances due to an association, available for the redemption of its circulating notes, from associations approved by the Controller, doing business in the sixteen principal commercial cities. These particular banks are known as "reserve" banks, and the cities are called "reserve cities."

In all well regulated banks, however organized, there is no occasion for legislative restriction, for the demands of business, and the dictates of common sense, are quite sufficient to maintain reserves of lawful money to a proper degree without the intervention of law. Attacks upon this section of the revised statutes are not directed against the percentage named, which is considered reasonable enough in each case, but against a percentage uniform for all communities, or any designated percentage at all.

The argument in favor of a percentage in each place based upon existing conditions, to be changed as circumstances require, would have great weight if it could be shown how such a course could be made practical. It has been suggested that the limit be fixed by clearing-house associations for their respective towns, and in other places, by agreement among the bankers.

To a great many people the money on hand is the most important item in a bank's statement—to many it appears to be the only important item. It seems to present itself to every observer, and is entirely within the comprehension of every one. It is reasonable to say that to no person interested in the banks is it a matter of indifference. By many intelligent and able financiers it is regarded as important in the highest degree that the banks should always show large reserves of money.

Aside from every consideration of duty, every demand of prudence, and in concerns actuated by the most selfish motives only, it must be apparent that the percentage of cash on hand may be made a potent factor in behalf of the bank, and that carelessness in this respect may lessen, if not actually destroy, public confidence.

The revised statutes of the United States, representing the deliberations of Congress, suggest the amounts for cash reserves, that should always be available in every well regulated bank. The practice in our strongest and best banks will be found to be confirmatory of these laws, and in many cases exhibiting a more conservative spirit. Thus, by precept and example, bankers may learn to so regulate their affairs in this important particular, that their institutions may be regarded, in their respective communities, as deserving of patronage.

In this State the banks are not regulated by direct laws, so far as cash reserves are concerned. Under Section 11 of the Act creating this Board and defining its duties, the question to be determined is, the lowest amount of available cash that is compatible with safety.

National banks are prohibited from making loans on the capital stock of the association. Directors must take an oath that they own ten shares of stock that is not hypothecated anywhere. But on their personal security

any of the members of the association can borrow of the bank. Loans on the stock of a bank to associates not otherwise responsible are not prudent, and are so estimated by competent managers everywhere. The distinction between the two kinds of banks appears to be, that loans are supposed to be made on merit in both banks, but in State banks the borrower can leave his stock, and in Nationals he cannot.

The material distinctions in organization, and the prominent regulations affecting the management of each business, have been fully set forth here. But the legal advantages—so considered—are not the only reasons for adopting the National system. The title is valuable as a legitimate advertisement. It proclaims fellowship for the bank in a "financial scheme that has been called the grandest the world has ever known." The word "National" attracts customers, especially in certain localities, and particularly when addressed to strangers. In new communities a confidence is inspired at once which other banks can command only when well established and favorably known. An impression exists in the minds of some of the people that the safety of deposits in National banks is guaranteed by the Government, a confounding of the bank notes and the deposits. It is also supposed that the Government will not authorize a bank and then permit it to fail. Another mistaken notion concerns Nationals independently of other kinds of banks—"firsts" are considered by some people as necessarily better than "seconds," and so on. As a matter of course, the banks are not responsible for misconceptions on the part of the community. It may be worth inquiring whether they are always really gainers by them. The business attracted to banks casually is likely to prove transitory and valueless. That drawn through an intelligent appreciation of fair dealing and responsibility is sure to be permanent and profitable. There may be honor, but there is no profit in transient deposits that the banker is unable to use. Unless customers patronize a bank from favorable conclusions as to its soundness, they are not likely to be found reasonable or coöperative in times of panic, when a just sense of reciprocal duties should be, as it often is, exhibited. The vicissitudes of business may force a solvent banker, by reason of circumstances that he could not foresee, much less control, to appeal to the intelligent patience of his customer. It is usual to find the positions reversed. In view of such a possibility, it is assuredly better for a banker to select his customers, when feasible, rather than seek them or permit them to come indiscriminately.

The ability and enterprise necessary to establish great institutions may be found in all classes of bankers. How far such qualifications operate in Nationals to account for the success that may be attained, and how much may be due to the character of the organization, cannot be estimated here. It is preferable to believe the former reasons paramount. The prosperity of State banks does not depend, even contingently, upon factitious aids, but upon the adoption of, and adherence to, strictly business principles.

APPENDIX.

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF SAVINGS BANKS.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$36,037 25	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	21,200 00	Reserve fund	20,000 00
Loans on real estate	757,643 60	Profit and loss	2,154 06
Loans on stocks, bonds, and warrants	2,400 00	Due depositors	737,869 22
Money on hand	26,337 25	Dividends unpaid	4,820 94
Due from banks and bankers	31,002 53	Other liabilities	13,370 58
Furniture and fixtures	200 00		
Taxes	3,394 17		
Total resources	\$878,214 80	Total liabilities	\$878,214 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

David Farquharson	372 shares.	Charles D. Farquharson	56 shares.
Robert F. Bunker	12 shares.	Thomas Downing	40 shares.
Joseph R. Wilcox	16 shares.	James Sullivan	10 shares.
John Bain	50 shares.	Henry Miller	27 shares.
John Easton	18 shares.	C. F. Buckley	25 shares.
Joseph F. Forderer	30 shares.		

Total number of shares held by the Directors is 646 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$28,334 75	\$35,000 00
Solano	7,702 50	7,750 00
Totals	\$36,037 25	\$42,750 00

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$12,933 48	\$42,700 00
Tulare	462,317 55	1,358,531 00
Fresno	231,005 20	636,800 00
Kern	23,300 00	101,800 00
Shasta	10,020 00	22,000 00
Santa Clara	6,002 25	11,000 00
Contra Costa	5,065 12	18,000 00
Sonoma	5,000 00	10,000 00
Alameda	2,000 00	8,000 00
Totals	\$757,643 60	\$2,208,831 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	} \$21,200 00	\$21,200 00
19 coupons	13,300 00		
Totals	\$33,300 00	\$21,200 00	\$21,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares of capital stock of Spring Valley Waterworks	\$1,000 00	\$750 00	\$1,010 00
Assignments of our own term deposit accounts	2,083 65	1,650 00	2,083 65
Totals	\$3,083 65	\$2,400 00	\$3,093 65

STATISTICAL INFORMATION

Supplementary to the report of the California Savings and Loan Society, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	1,264
2. Number of deposit accounts opened during past year	643
3. Number of deposit accounts closed during past year	389
4. Amount deposited during the past year	\$2,042,364 40
5. Amount withdrawn during the past year	\$1,913,617 16
6. Amount of dividends or interest to depositors for past year	\$23,551 55
7. Rate per cent per annum of such dividends or interest. { Term 4 1/2% and 5 per cent. Ordinary 3 1/2% and 4 per cent.	
8. Amount of dividends to stockholders for past year	\$8,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	\$16,800 00
11. Amount of gross earnings during past year	\$65,941 12
12. Amount of net earnings during past year	\$42,108 61
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at the same date	None.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$35,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	21,500 00	Reserve fund	20,000 00
Loans on real estate	849,365 49	Profit and loss	3,495 41
Loans on stocks, bonds, and warrants	2,155 00	Due depositors	783,937 58
Money on hand	13,445 55	Dividends unpaid	19,670 99
Due from banks and bankers	13,741 04	Other liabilities (interest collected in advance)	8,303 10
Furniture and fixtures	200 00		
Total resources	\$935,407 08	Total liabilities	\$935,407 08

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	372 shares.	Charles D. Farquharson	56 shares.
Robert F. Bunker	12 shares.	Thomas Downing	40 shares.
Joseph R. Wilcox	16 shares.	James Sullivan	10 shares.
John Bain	50 shares.	Henry Miller	27 shares.
John Easton	18 shares.	C. F. Buckley	25 shares.
Joseph F. Forderer	30 shares.		
Total number of shares held by the Directors is		656 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$27,519 20	\$35,000 00
Solano	7,480 80	7,750 00
Totals	\$35,000 00	\$42,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$487,012 84	\$1,410,531 00
Fresno	274,972 65	768,992 00
Kern	40,534 50	147,600 00
Shasta	10,092 80	22,000 00
San Francisco	7,975 24	18,500 00
San Mateo	7,000 00	19,500 00
Santa Clara	6,001 25	11,000 00
Contra Costa	5,776 21	18,000 00
San Diego	5,000 00	15,000 00
Sonoma	5,000 00	10,000 00
Totals	\$849,365 49	\$2,441,123 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	} \$21,500 00	\$21,500 00
20 coupons	14,000 00		
Totals	\$34,000 00	\$21,500 00	\$21,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts.	\$3,149 00	\$1,655 00	\$3,149 00
25 shares of the capital stock of the Hawaiian Commercial and Sugar Company	2,500 00	300 00	975 00
30 shares of the capital stock of the Ferries and Cliff House Railway Company	3,000 00	200 00	1,500 00
Totals	\$8,649 00	\$2,155 00	\$5,624 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Savings and Loan Society, doing business at City and County of San Francisco, on the seventh day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$36,037 25	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	21,200 00	Reserve fund	3,200 00
Loans on real estate	761,348 26	Due depositors	704,829 00
Loans on other securities	1,750 00	Interest collected	30,585 50
Cash balance	15,139 75	Rents, exchange, etc.	905 98
Due from banks and bankers ..	3,097 13	Dividends unpaid	820 94
Furniture, fixtures, etc.	200 00	Profit and loss	4,219 05
Expenses, taxes, etc.	5,876 60	Other liabilities	88 52
Total resources	\$844,648 99	Total liabilities	\$844,648 99

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$177,000 00	Capital paid in coin.....	\$200,000 00
Loans on real estate.....	2,240,589 61	Reserve fund.....	100,000 00
Loans on stocks, bonds, and warrants.....	41,940 00	Profit and loss.....	7,325 31
Money on hand.....	43,901 71	Due depositors.....	2,236,287 09
Due from banks and bankers.	31,000 00	Dividends unpaid.....	6,322 92
Taxes.....	15,504 00		
Total resources.....	\$2,549,935 32	Total liabilities.....	\$2,549,935 32

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,013 shares; the amount paid on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton.....	3,721 shares.	F. P. Masson.....	7 shares.
M. A. de Laveaga.....	300 shares.	P. Fleury.....	3 shares.
A. Comte, Jr.....	10 shares.	J. C. Sala.....	2 shares.

Total number of shares held by the Directors is.....4,043 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$85,616 00	\$180,000 00
San Francisco.....	1,924,573 01	3,400,000 00
Santa Clara.....	16,000 00	50,000 00
Sonoma.....	5,800 00	12,000 00
Los Angeles.....	208,600 00	600,000 00
Totals.....	\$2,240,589 01	\$4,242,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds, consols of 1907.....	\$150,000 00	\$177,000 00	\$190,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
330 shares Spring Valley Water Company.....	\$33,000 00	\$24,000 00	\$34,000 00
100 shares Oakland Gaslight Company	10,000 00	2,600 00	3,475 00
100 shares San Francisco Gaslight Company..	10,000 00	1,500 00	5,925 00
200 shares London, Paris, and American Bank- ing Company.....	16,000 00	13,840 00	20,000 00
Totals.....	\$69,000 00	\$41,940 00	\$63,400 00

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. J. Le BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$94,400 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks.....	85,250 00	Reserve fund.....	103,000 00
Loans on real estate.....	2,213,516 45	Profit and loss	9,943 43
Loans on stocks, bonds, and warrants.....	53,440 00	Due depositors	2,185,396 28
Money on hand	33,966 99	Dividends unpaid	7,253 73
Due from banks and bankers..	25,000 00		
Total resources.....	\$2,505,593 44	Total liabilities.....	\$2,505,593 44

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,201 shares; the amount paid on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton.....	3,768 shares.	F. P. Masson	7 shares.
M. A. de Laveaga.....	300 shares.	P. Fleury	3 shares.
A. Pissis.....	11 shares.	J. C. Sala	2 shares.
A. Comte, Jr.	10 shares.		
Total number of shares held by the Directors is.....		4,101 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$94,003 00	\$141,000 00
Butte	10,000 00	20,000 00
Contra Costa	6,000 00	18,000 00
Los Angeles	227,475 00	340,000 00
Monterey	6,000 00	15,000 00
Napa	1,000 00	2,500 00
Santa Clara	42,450 00	90,000 00
Santa Barbara	8,000 00	20,000 00
San Luis Obispo	33,000 00	70,000 00
San Mateo	1,000 00	2,500 00
Sonoma	6,550 00	13,000 00
San Francisco	1,778,038 45	2,800,000 00
Totals	\$2,213,516 45	\$3,532,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds, consols 1907	\$80,000 00	\$94,400 00	\$102,800 00
Market Street Cable Railway 6 per cent bonds	25,000 00	30,000 00	31,500 00
Southern Pacific Railroad of California 6 per cent bonds	15,000 00	15,750 00	17,250 00
Southern Pacific Branch Railway Company 6 per cent bonds	10,000 00	10,000 00	10,900 00
Northern Railway Company of California 6 per cent bonds	20,000 00	21,000 00	22,500 00
100 shares Spring Valley Waterworks	10,000 00	8,500 00	9,000 00
Totals	\$160,000 00	\$179,650 00	\$193,950 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares London, Paris, and American Bank—limited	\$16,000 00	\$13,840 00	\$23,000 00
200 shares San Francisco Gaslight Company	20,000 00	6,500 00	12,000 00
100 shares Oakland Gaslight Company	10,000 00	2,600 00	3,400 00
300 shares Spring Valley Waterworks	30,000 00	500 00	27,000 00
50 bonds, \$1,000 each, Northern Railway Company, 6 per cent	50,000 00	30,000 00	56,250 00
Totals	\$126,000 00	\$53,440 00	\$121,650 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the French Savings and Loan Society, doing business at City and County of San Francisco, on the thirtieth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$432 75	Capital paid up	\$191,780 00
Invested in United States bonds	112,020 02	Reserve fund	36,678 41
Loans on real estate	2,209,065 62	Due depositors	2,197,206 32
Loans on bonds and stocks	89,340 00	Interest collected	54,769 40
Cash balance	9,961 97	Dividends unpaid	576 95
Due from banks and bankers	54,545 56		
Expenses, taxes, etc.	5,645 16		
Total resources	\$2,481,011 08	Total liabilities	\$2,481,011 08

STATISTICAL INFORMATION

Supplementary to the report of La Société Française d'Epargne et de Prévoyance Mutuelle, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	4,767
2. Number of deposit accounts opened during past year	683
3. Number of deposit accounts closed during past year	391
4. Amount deposited during the past year	\$1,336,413
5. Amount withdrawn during the past year	\$1,181,614
6. Amount of dividends or interest to depositors for past year	\$81,279
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	\$10,500
9. Rate per cent per annum of same on paid up capital	5½ per cent.
10. Amount added to reserve fund during past year	\$70,057
11. Amount of gross earnings during past year	\$143,952
12. Amount of net earnings during past year	\$93,409
13. As of what date was an abstract made of balance due the depositors, as shown by depositors' ledger	Nov. 30, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$600,000 00
Real estate taken for debt	44,740 86	Reserve fund	245,000 00
United States bonds	550,000 00	Contingent fund	47,139 33
Miscellaneous bonds and stocks	1,699,750 00	Due depositors	18,146,625 42
Loans on real estate	13,186,540 96	Other liabilities—State, city, and county taxes in abey- ance	2,500 00
Loans on stocks and bonds	2,863,494 75		
Money on hand	636,238 18		
Furniture and fixtures	500 00		
Total resources	\$19,041,264 75	Total liabilities	\$19,041,264 75

DETAILS.

The amount of capital stock is \$800,000; amount subscribed is \$800,000; amount paid in coin is \$600,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	20 shares.	H. L. Simon	20 shares.
F. Roeding	20 shares.	N. Van Bergen	12 shares.
Edw. Kruse	20 shares.	Ign. Steinhart	10 shares.
Geo. H. Eggers	20 shares.	Chas. Meinecke	8 shares.
O. Schoemann	20 shares.		

Total number of shares held by the Directors is 150 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$37,146 98	\$50,000 00
Alameda	7,593 88	10,000 00
Totals	\$44,740 86	\$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$6,252,225 96	\$14,500,000 00
Los Angeles	1,784,122 00	6,519,000 00
San Bernardino	733,900 00	2,752,000 00
Fresno	641,054 00	2,193,000 00
Alameda	516,855 00	1,100,000 00
Butte	346,000 00	885,000 00
Tehama	208,500 00	523,000 00
Colusa	210,400 00	565,000 00
Stanislaus	162,400 00	398,000 00
Contra Costa	96,900 00	290,000 00
Merced	83,000 00	217,500 00
Sonoma	78,500 00	240,000 00
Santa Barbara	75,000 00	220,000 00
San Joaquin	70,000 00	190,000 00
Santa Clara	60,000 00	360,000 00
Napa	57,000 00	140,000 00
Monterey	46,000 00	150,000 00
Marin	39,900 00	350,000 00
Tulare	33,500 00	90,000 00
San Luis Obispo	32,500 00	100,000 00
San Mateo	19,180 00	130,000 00
Solano	18,500 00	45,000 00
Mendocino	11,000 00	25,000 00
Placer	5,500 00	13,500 00
Amador	3,500 00	10,000 00
Oregon	1,072,304 00	2,908,000 00
Washington Territory	529,000 00	1,477,500 00
Totals	\$13,186,540 96	\$36,391,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cent registered bonds	\$550,000 00	\$550,000 00	\$592,000 00
Miscellaneous county and city bonds	840,750 00	840,750 00	853,250 00
Territory of New Mexico bonds	50,000 00	50,000 00	53,000 00
Southern Pacific Railroad of California bonds	198,000 00	198,000 00	220,000 00
Market Street Cable Railroad bonds	205,000 00	219,000 00	260,000 00
Northern Railway of California bonds	300,000 00	310,000 00	340,000 00
Spring Valley Waterworks bonds	32,000 00	32,000 00	40,000 00
Pima County of Arizona bonds	50,000 00	50,000 00	51,000 00
Totals	\$2,225,750 00	\$2,249,750 00	\$2,409,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered and coupon bonds....	\$4,800 00	\$4,800 00	\$6,000 00
Miscellaneous county bonds.....	515,100 00	446,500 00	550,000 00
San Francisco street cable railway bonds.....	176,000 00	141,000 00	210,000 00
Northern Railway bonds.....	25,000 00	22,000 00	28,000 00
Southern Pacific Railroad of California bonds...	273,000 00	200,900 00	307,000 00
Southern Pacific Railroad of Arizona bonds...	55,000 00	47,000 00	59,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds.....	1,175,000 00	885,000 00	1,200,000 00
Pajaro and Santa Cruz Railroad bonds.....	530,000 00	460,000 00	530,000 00
Los Angeles and San Diego Railroad bonds....	90,000 00	80,000 00	90,000 00
Southern Pacific Branch Railway Co. bonds....	45,000 00	35,000 00	45,000 00
Spring Valley Waterworks shares (363).....	36,300 00	17,850 00	36,300 00
San Francisco Gaslight Company shares (2,580)	258,000 00	56,444 75	142,000 00
San Francisco street railroad shares (5,900)....	590,000 00	195,000 00	300,000 00
Sundry incorporated bank shares (5,900).....	590,000 00	272,000 00	400,000 00
Totals.....	\$4,363,200 00	\$2,863,494 75	\$3,913,300 00

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin.....	\$600,000 00
Real estate taken for debt	26,335 25	Reserve fund	265,000 00
United States bonds	550,000 00	Contingent fund.....	38,627 05
Miscellaneous bonds and stocks	2,311,304 43	Due depositors	19,540,822 34
Loans on real estate	13,864,089 18	Other liabilities, State, city, and county taxes, assessed by the Government, but not yet payable.....	90,993 40
Loans on stocks, bonds, and warrants	2,745,950 00		
Money on hand.....	977,263 93		
Furniture and fixtures	500 00		
Total resources.....	\$20,535,442 79	Total liabilities	\$20,535,442 79

DETAILS.

The amount of capital stock is \$800,000; amount subscribed is \$800,000; amount paid in coin is \$600,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$750

The names of the Directors, and number of shares of stock held by each, are as follows :

L. Gottig	20 shares.	N. Van Bergen	12 shares.
F. Roeding	20 shares.	Charles Meinecke.....	8 shares.
Edward Kruse	20 shares.	H. L. Simon.....	20 shares.
Geo. H. Eggers	20 shares.	Eugene Meyer.....	5 shares.
O. Schoemann.....	15 shares.		
Total number of shares held by the Directors is		140 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$18,929 97	\$35,000 00
Alameda	7,405 28	10,000 00
Totals	\$26,335 25	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$6,214,135 18	\$14,500,000 00
Los Angeles	2,180,908 00	7,879,000 00
San Bernardino	782,600 00	2,842,400 00
Fresno	793,117 00	2,559,500 00
Alameda	576,727 00	1,200,000 00
Colusa	235,400 00	615,000 00
Tehama	198,500 00	478,000 00
Merced	163,000 00	483,500 00
Stanislaus	142,400 00	327,000 00
Sonoma	111,000 00	402,000 00
Contra Costa	88,000 00	273,000 00
Santa Barbara	75,000 00	220,000 00
Santa Clara	73,000 00	440,000 00
Lake	5,000 00	40,000 00
Amador	3,500 00	10,000 00
Solano	73,500 00	465,000 00
Monterey	65,000 00	190,000 00
Napa	57,000 00	140,000 00
Butte	46,000 00	235,000 00
Tulare	38,500 00	102,000 00
Marin	35,600 00	338,000 00
San Luis Obispo	32,500 00	100,000 00
San Joaquin	30,000 00	70,000 00
San Mateo	17,415 00	130,000 00
Mendocino	11,000 00	25,000 00
Siskiyou	7,500 00	15,000 00
Placer	5,500 00	13,500 00
Oregon	1,225,787 00	3,280,450 00
Washington Territory	506,500 00	1,617,500 00
Totals	\$13,864,089 18	\$38,990,850 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cent registered bonds	\$550,000 00	\$550,000 00	\$586,000 00
Miscellaneous county bonds	396,000 00	396,000 00	404,000 00
Miscellaneous city bonds	483,250 00	483,250 00	488,750 00
Southern Pacific Railroad of California bonds	198,000 00	198,000 00	231,000 00
Northern Railway of California bonds	300,000 00	310,000 00	337,000 00
Miscellaneous first mortgage water company bonds	400,000 00	447,704 43	480,000 00
Miscellaneous cable railway first mortgage bonds	278,000 00	288,350 00	329,000 00
Miscellaneous eastern railroad first mortgage bonds	170,000 00	188,000 00	190,000 00
Totals	\$2,775,250 00	\$2,861,304 43	\$3,045,750 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered and coupon bonds....	\$4,800 00	\$4,800 00	\$6,000 00
Miscellaneous county bonds.....	144,500 00	104,500 00	152,000 00
San Francisco street cable railway bonds	44,000 00	34,000 00	52,000 00
Northern Railway bonds	26,000 00	23,600 00	30,000 00
Southern Pacific Railroad of California bonds..	618,500 00	536,700 00	724,000 00
Southern Pacific Railroad of Arizona bonds	207,000 00	178,100 00	235,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds	1,495,000 00	1,125,000 00	1,375,000 00
Southern Pacific Branch Railroad bonds	186,000 00	164,900 00	204,000 00
Portland and Vancouver Railroad bonds.....	100,000 00	90,000 00	100,000 00
Maricopa and Phoenix Railroad bonds	2,000 00	1,000 00	2,000 00
Spring Valley Waterworks first mortgage bonds.	40,000 00	40,000 00	50,000 00
Spring Valley Waterworks shares (263)	26,300 00	17,000 00	23,700 00
San Francisco Gaslight shares (725)	72,500 00	28,350 00	43,000 00
San Francisco street railroad shares (9,370)	637,000 00	211,000 00	350,000 00
Sundry incorporated bank shares (4,400).....	440,000 00	187,000 00	300,000 00
Totals	\$4,043,600 00	\$2,745,950 00	\$3,646,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the German Savings and Loan Society, doing business at City and County of San Francisco, on the eleventh day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$60,000 00	Capital paid up.....	\$600,000 00
Other real estate.....	44,762 36	Reserve fund.....	245,000 00
Invested in bonds	2,248,250 00	Due depositors	18,147,379 82
Loans on real estate.....	12,930,672 83	Interest collected.....	31,296 41
Loans on bonds	2,817,694 75	Other liabilities.....	1,815 48
Cash balance	970,534 95	Contingent fund.....	47,139 33
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	216 15		
Total resources.....	\$19,072,631 04	Total liabilities	\$19,072,631 04

STATISTICAL INFORMATION

Supplementary to the report of the German Savings and Loan Society, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889.....	20,591
2. Number of deposit accounts opened during past year.....	8,182
3. Number of deposit accounts closed during past year.....	5,577
4. Amount deposited during the past year	\$11,217,727 40
5. Amount withdrawn during the past year.....	\$8,605,718 17
6. Amount of dividends or interest to depositors for past year	682,850 86
7. Rate per cent per annum of such dividends or interest { Term..... 4 $\frac{1}{2}$ % and 5 $\frac{1}{2}$ % per ct. Ordinary..... 3 $\frac{3}{4}$ % and 4 $\frac{1}{2}$ % per ct.	
8. Amount of dividends to stockholders for past year	\$70,000 00
9. Rate per cent per annum of same on paid up capital.....	12 $\frac{3}{4}$ % per ct.
10. Amount added to reserve fund during past year.....	\$40,000 00
11. Amount of gross earnings during past year (see printed reports).....	\$971,423 08
12. Amount of net earnings during past year (see printed reports)	\$771,614 14
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

JOSEPH A. DONOHOE, Vice-President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,712,921 71
Lot purchased for contemplated new bank building.....	262,500 00	Due depositors.....	23,240,573 20
Real estate taken for debt	81,996 61		
United States bonds.....	7,434,339 66		
Miscellaneous bonds	2,343,695 01		
Loans on real estate.....	13,408,088 66		
Loans on bonds	552,000 00		
Money on hand	410,275 77		
Taxes and mortgage taxes for 1888-89 apportioned to ensuing six months	80,504 98		
Interest due by mortgagors and uncollected	45,630 89		
Interest on bonds accrued to January 1, 1889.....	134,463 33		
Total resources.....	\$24,953,494 91	Total liabilities.....	\$24,953,494 91

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: R. J. Tobin, M. J. O'Connor, Joseph A. Donohoe, James R. Kelly, Peter J. Donahue, Alfred Tobin, Hugh Dimond, and J. J. O'Brien.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$8,779 31	\$8,779 31
San Francisco	73,217 30	73,217 30
San Francisco—Lot purchased for contemplated new bank building.....	262,500 00	262,500 00
Totals	\$344,496 61	\$344,496 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$464,419 30	\$22,346,814 43
Marin	75,972 95	
San Mateo.....	80,500 00	
Santa Clara.....	101,027 58	
Solano	10,230 00	
Sonoma	14,000 00	
Napa	22,870 00	
Yolo	500 00	\$22,346,814 43
San Francisco	12,638,568 83	
Totals	\$13,408,088 66	\$22,346,814 43

AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered bonds:			
Currency 6's, ac. 126½	\$200,000 00	\$200,000 00	\$253,200 00
4's of 1907, 127½	6,870,000 00	7,234,339 66	8,776,425 00
Market Street Cable Railway Company, 6 per cent bonds, 125	1,205,000 00	1,497,518 72	1,506,250 00
Spring Valley Waterworks, 6 per cent bonds, 124½	416,000 00	422,528 00	517,920 00
Spring Valley Waterworks, 4 per cent bonds, 100	347,000 00	423,648 29	347,000 00
Totals	\$9,038,000 00	\$9,778,034 67	\$11,400,795 00

AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Company, first mortgage, 6 per cent bonds, 117½	\$260,000 00	\$250,000 00	\$305,500 00
Spring Valley Waterworks, 6 per cent bonds, 124½	262,000 00	262,000 00	326,190 00
Market Street Cable Railway Company, 6 per cent bonds, 125	20,000 00	20,000 00	25,000 00
Alameda County 8 per cent bonds, 100	20,000 00	20,000 00	20,000 00
Totals	\$562,000 00	\$552,000 00	\$676 690 00

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859; reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JAS. R. KELLY, Vice-President.

ROBT. J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,757,626 06
Lot purchased for contemplated new bank building	262,500 00	Due depositors	23,869,724 73
Real estate taken for debt	78,996 49		
United States bonds	6,531,372 18		
Miscellaneous bonds	1,894,614 70		
Loans on real estate	15,656,226 74		
Loans on bonds	500,000 00		
Money on hand	364,632 44		
Interest due by mortgagors and uncollected	35,334 91		
Interest on bonds, accrued to July 1, 1889	103,673 33		
Total resources	\$25,627,350 79	Total liabilities	\$25,627,350 79

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: R. J. Tobin, Jos. A. Donohoe, Jas. R. Kelly, Peter J. Donahue, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Robert Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$7,475 21	\$7,475 21
San Francisco	71,521 28	71,521 28
San Francisco—Lot purchased for contemplated new bank building	262,500 00	262,500 00
Totals	\$341,496 49	\$341,496 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$577,802 28	\$26,093,711 23
Marin	94,563 61	
San Mateo	80,500 00	
Santa Clara	210,000 00	
Solano	8,461 00	
Sonoma	14,000 00	
Napa	23,439 00	
Yolo	500 00	
San Francisco	14,646,960 85	\$26,093,711 23
Totals	\$15,656,226 74	

AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907, 128½	\$6,370,000 00	\$6,531,372 18	\$8,169,525 00
Market Street Cable Railway Company 6 per cent bonds, 125½	1,190,000 00	1,472,201 90	1,490,475 00
Spring Valley Waterworks 4 per cent bonds, 100	416,000 00	422,412 80	416,000 00
Totals	\$7,976,000 00	\$8,425,986 88	\$10,076,000 00

AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Company of California first mortgage 6 per cent gold bonds, 112	\$260,000 00	\$250,000 00	\$291,200 00
Spring Valley Waterworks 6 per cent bonds, 124½	250,000 00	250,000 00	311,875 00
Totals	\$510,000 00	\$500,000 00	\$603,075 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,712,883 56
Other real estate	344,509 61	Due depositors	23,202,809 30
Invested in stocks, bonds, and warrants	9,778,034 67	Interest accrued	55,388 52
Loans on real estate	13,433,419 77		
Loans on bonds	532,000 00		
Cash balance	514,651 16		
Expenses	\$313 70		
Taxes	2,703 15		
Mortgage taxes	78,023 97		
	81,040 82		
Interest on Spring Valley Water-works 6 per cent and 4 per cent bonds, accrued to January 1, 1889	\$9,713 33		
Interest due by mortgagors and uncollected	77,712 02		
	87,425 35		
Total resources	\$24,971,081 38	Total liabilities	\$24,971,081 38

STATISTICAL INFORMATION

Supplementary to the report of the Hibernia Savings and Loan Society, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	36,682
2. Number of deposit accounts opened during past year	11,803
3. Number of deposit accounts closed during past year	8,870
4. Amount deposited during the past year	\$9,847,854 39
5. Amount withdrawn during the past year	\$9,030,837 04
6. Amount of dividends or interest to depositors for past year	\$835,214 49
7. Rate per cent per annum of { Term such dividends or interest { Ordinary—June, 1888, 3½ per cent; Decem- ber, 1888, 4½ per cent; average	4 per cent.
8. Amount of dividends to stockholders for past year	
9. Rate per cent per annum of same on paid up capital	
10. Amount added to reserve fund during past year	\$146,260 98
11. Amount of gross earnings during past year	\$1,133,678 75
12. Amount of net earnings during past year	\$932,762 47
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$90,000 00
Miscellaneous bonds	470,790 42	Reserve fund	66,000 00
Loans on real estate	2,108,746 60	Due depositors	2,607,505 26
Loans on stocks and bonds	68,800 00	Dividends unpaid	4,000 00
Loans on other securities	2,800 00	Other liabilities, current taxes	28,633 91
Money on hand	20,377 44		
Due from banks and bankers	41,518 82		
Total resources	\$2,786,139 17	Total liabilities	\$2,786,139 17

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,436,288 93	\$5,000,000 00
Alameda	178,238 51	
San Joaquin	123,713 90	
Santa Clara	50,000 00	
Solano	145,176 87	
Marin	12,052 46	
Stanislaus	14,112 00	
Napa	27,747 90	
San Mateo	26,447 95	
Contra Costa	17,740 00	
San Luis Obispo	1,000 00	
Sacramento	19,275 00	
Santa Cruz	5,033 33	
Sonoma	21,919 75	
Colusa	30,000 00	
Totals	\$2,108,746 00	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works.....	\$30,000 00	\$30,000 00	\$37,200 00
First mortgage bonds of Market Street Cable Railway Company.....	105,000 00	115,510 42	132,300 00
First mortgage bonds of Southern Pacific Railroad Company of California.....	135,000 00	135,000 00	151,200 00
First mortgage bonds of S. P. Branch of Southern Pacific Railroad Company of California.....	150,000 00	150,000 00	154,500 00
First mortgage bonds of Park and Ocean Railroad Company.....	16,000 00	19,280 00	19,680 00
First mortgage bonds of the State of California.....	1,000 00	1,000 00	1,000 00
First mortgage bonds of Mono County.....	20,000 00	20,000 00	20,000 00
Totals.....	\$457,000 00	\$470,790 42	\$515,880 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
17 shares of the capital stock of the Union Insurance Company of San Francisco.....	\$1,700 00	\$800 00	\$1,700 00
300 shares of the capital stock of the Bank of California.....	30,000 00	} 28,000 00	77,500 00
350 shares of the capital stock of the San Francisco Gaslight Company.....	35,000 00		
37 first mortgage bonds of the Southern Pacific Railroad Company of Arizona.....	37,000 00	} 40,000 00	57,000 00
20 first mortgage bonds of the Galveston, Harrisburg, and San Antonio Railroad Company.....	20,000 00		
Totals.....	\$123,700 00	\$68,800 00	\$136,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society	\$2,800 00	\$21,000 00

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Miscellaneous bonds and stocks	550,337 20	Reserve fund	67,000 00
Loans on real estate	2,085,985 48	Due depositors	2,702,626 63
Loans on stocks, bonds, and warrants	61,000 00	Dividends unpaid	4,080 00
Loans on other securities (grain, etc.)	16,000 00	Other liabilities	43,988 58
Money on hand	18,207 28		
Due from banks and bankers	93,059 36		
Total resources	\$2,897,695 21	Total liabilities	\$2,897,695 21

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,443,342 05	\$5,000,000 00
Alameda	121,682 11	
San Joaquin	112,606 40	
Santa Clara	51,075 50	
Solano	154,326 67	
Marin	19,038 05	
Stanislaus	14,700 00	
Napa	27,823 15	
San Mateo	24,560 00	
Contra Costa	37,325 00	
San Luis Obispo	3,020 00	
Sacramento	20,000 00	
Santa Cruz	5,083 35	
Sonoma	21,473 20	
Colusa	30,000 00	
Totals	\$2,085,985 48	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works	\$30,000 00	\$30,000 00	\$37,200 00
First mortgage bonds of Market Street Cable Railway Company	105,000 00	110,587 20	134,400 00
First mortgage bonds of Southern Pacific Railroad of California	125,000 00	125,000 00	146,250 00
First mortgage bonds of S. P. Branch Railroad of California	225,000 00	230,000 00	247,500 00
First mortgage bonds of Northern Railway of California	30,000 00	33,750 00	33,750 00
First mortgage bonds of State of California	1,000 00	1,000 00	1,000 00
First mortgage bonds of Mono County of California	20,000 00	20,000 00	20,000 00
Totals	\$536,000 00	\$550,337 20	\$620,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares of Bank of California	\$30,000 00	} \$21,000 00	\$77,500 00
350 shares of San Francisco Gaslight Company	35,000 00		
37 first mortgage bonds of Southern Pacific Railroad of Arizona	37,000 00	} 40,000 00	57,000 00
20 first mortgage bonds of Galveston, Harrisburg, and San Antonio Railroad	20,000 00		
Totals	\$122,000 00	\$61,000 00	\$134,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society	\$16,000 00	\$40,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt Savings and Loan Society, doing business at the City and County of San Francisco, on the thirtieth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid up	\$80,000 00
Invested in stocks, bonds, and warrants	470,790 42	Reserve fund	65,000 00
Loans on real estate	2,053,971 51	Due depositors	2,587,176 05
Loans on stocks and bonds	114,400 00	Interest collected	68,502 84
Cash balance	20,248 82	Rents, exchange, etc.	3,207 70
Due from banks and bankers	103,386 70	Dividends unpaid	40 00
Expenses, taxes, etc.	8,139 90	Suspense and tax account ..	40,116 65
Total resources	\$2,844,043 24	Total liabilities	\$2,844,043 24

STATISTICAL INFORMATION

Supplementary to the report of the Hudson's Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	3,474
2. Number of deposit accounts opened during past year	530
3. Number of deposit accounts closed during past year	179
4. Amount deposited during the past year	\$1,679,954 53
5. Amount withdrawn during the past year	\$1,562,472 27
6. Amount of dividends or interest to depositors for past year	\$105,332 57
7. Rate per cent per annum of such dividends or interest: Term	4 $\frac{1}{2}$ and 5 percent.
Ordinary	3 $\frac{1}{4}$ and 4 percent.
8. Amount of dividends to stockholders for past year	\$8,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$5,408 96
11. Amount of gross earnings during past year	\$170,764 38
12. Amount of net earnings during past year	\$111,236 53
13. As of what date was an abstract made of balances due the depositors, as shown by the depositors' ledger	Dec. 31, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

[Incorporated May 14, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

COLUMBUS WATERHOUSE, President.

JAMES K. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$62,000 00	Capital paid in coin	\$100,000 00
Loans on real estate.....	115,900 00	Profit and loss	11,189 15
Money on hand	7,388 10	Due depositors	386,580 66
Due from banks and bankers.	308,947 46	Dividends unpaid	3,000 00
Furniture and fixtures	6,534 25		
Total resources.....	\$500,769 81	Total liabilities	\$500,769 81

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{3}$.

The names of the Directors, and number of shares of stock held by each, are as follows:

Columbus Waterhouse.....	300 shares.	James K. Wilson.....	50 shares.
Isaac Upham	5 shares.	F. D. Stadtmuller.....	50 shares.
F. V. McDonald	810 shares.		

Total number of shares held by the Directors is 1,215 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Fresno.....	\$82,150 00
Shasta	4,000 00
Tulare	650 00
Sonoma	3,000 00
San Diego	25,000 00
Placer	600 00
Totals	\$115,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent.....	\$50,000 00	\$62,000 00	\$63,800 00

Semi-Annual Report of the

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

[Incorporated May 14, 1898.]

Showing its Financial Condition on the morning of July 1, 1899, as sworn to by the Officers of the Bank.

COLUMBIO WATERHOUSE, President.

JAMES E. WILSON, Cashier.

Resource.	Amount.	Liabilities.	Amount.
United States Bonds.....	\$22,000 00	Capital paid in cash.....	\$333,333 33
Municipal Bonds.....	35,125 00	Profit and loss.....	4,281 80
Loans on real estate.....	577,159 19	Time deposits.....	654,512 89
Loans on United States and Western.....	18,784 45	Dividends unpaid.....	3,653 00
Money on hand.....	5,780 73		
Furniture and fixtures.....	4,361 68		
Total resources.....	\$866,781 02	Total liabilities.....	\$866,781 02

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in cash is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33 1/3.

The names of the Directors, and number of shares of stock held by each, are as follows:

Columbio Waterhouse.....	300 shares.	James E. Wilson.....	50 shares.
Isaac Upham.....	5 shares.	F. D. Stadtmüller.....	100 shares.
F. V. McDonald.....	6,447 shares.		

Total number of shares held by the Directors is 6,902 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$6,250 00	\$1,367,586 00
Fresno.....	28,312 50	
Kern.....	5,000 00	
Los Angeles.....	25,000 00	
Merced.....	4,000 00	
Placer.....	600 00	
San Bernardino.....	22,500 00	
San Diego.....	109,400 00	
Santa Clara.....	1,050 00	
Shasta.....	11,000 00	
Sonoma.....	3,000 00	
Tulare.....	1,750 00	
Totals.....	\$455,862 50	\$1,367,586 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$62,000 00	\$64,500 00
Los Angeles City bonds, 7 per cent.....	34,500 00	35,125 00	36,670 00
Totals.....	\$74,500 00	\$97,125 00	\$101,170 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Salary demands, San Francisco School Department, for month of May, 1889.	\$16,764 45

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
Pacific Bank (secured mortgage notes of real estate, first mortgages, and mortgage bonds, for which the Pacific Bank is responsible, but income of which is to be applied to our account)	\$361,296 69

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Home Savings Bank, doing business at the City and County of San Francisco, on the eleventh day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$97,125 00	Capital paid up	\$100,000 00
Loans on real estate	226,019 25	Due depositors	475,856 73
Cash balance	7,568 97	Interest collected	6,659 50
Due from banks and bankers	252,024 23	Dividends unpaid	723 00
Furniture, fixtures, etc.	6,600 05	Profit and loss	11,218 35
Expenses, taxes, etc.	4,302 83		
Other assets	817 25		
Total resources	\$594,457 58	Total liabilities	\$594,457 58

NOTE.—The expenses incurred in establishing this business were provided by a voluntary contribution by a portion of the stockholders.

STATISTICAL INFORMATION

Supplementary to the report of the People's Home Savings Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	1,553
2. Number of deposit accounts opened during past year	2,143
3. Number of deposit accounts closed during past year	590
4. Amount deposited during the past year	\$752,421 75
5. Amount withdrawn during the past year	\$369,410 99
6. Amount of dividends or interest to depositors for past year	\$3,409 40
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year, one half year	5½ per cent.
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$33,293 46
12. Amount of net earnings during past year	\$17,598 55
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 1, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 13, 1902.]

Showing its Financial Condition on the morning of January 1, 1903, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Capital paid in coin	\$825,000 00
Real estate taken for debt	55,506 40	Reserve fund	25,150 76
United States bonds	774,500 00	Profit and loss and contingent fund	272,219 22
Mortgageable stocks, bonds, and warrants	909,456 33	Due depositors	14,500,550 53
Loans on real estate	13,364,177 23	Dividends unpaid	4,153 14
Loans on stocks, bonds, and warrants	1,398,325 59	Other liabilities, balance of sundry accounts in process of settlement	54,457 15
Money on hand	335,323 10	State, city, and county taxes, balance undistributed	1,918 14
Due from banks and bankers	162,366 01		
Furniture and fixtures	1,000 00		
Total resources	\$17,483,679 97	Total liabilities	\$17,483,679 97

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$825,000; amount paid in coin is \$825,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$330.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	120 shares.	W. C. B. de Fremery	35 shares.
Daniel E. Martin	74 shares.	Thomas Magee	22 shares.
Geo. W. Beaver	30 shares.	Charles Pace	100 shares.
Geo. C. Boardman	18 shares.	E. B. Pond	37 shares.
Joe. G. Eastland	60 shares.		
Total number of shares held by the Directors is		488 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$8,680 29
Colusa and Yolo	8,814 80
Napa and Solano	950 00
San Mateo	37,051 62
Total	\$55,506 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$5,252,940 08
Alameda	1,419,433 20
Butte	134,500 00
Colusa	439,597 00
Contra Costa	159,350 00
Fresno	664,895 00
Kern	62,760 00
Los Angeles	167,190 00
Marin	312,263 00
Mariposa	9,000 00
Mendocino	4,100 00
Merced	383,534 00
Monterey	54,850 00
Napa	47,500 00
Nevada	30,000 00
Placer	45,600 00
Sacramento	214,000 00
San Benito	157,000 00
San Bernardino	103,000 00
San Diego	308,029 00
San Joaquin	194,086 00
San Luis Obispo	593,207 00
San Mateo	105,750 00
Santa Barbara	311,510 00
Santa Clara	224,315 00
Santa Cruz	2,000 00
Siskiyou	32,002 00
Solano	87,612 00
Sonoma	27,000 00
Stanislaus	684,037 00
Sutter	20,055 00
Tehama	396,298 00
Tulare	946,561 00
Ventura	90,016 00
Yolo	227,614 00
Yuba	52,573 00
Total	\$13,964,177 23

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered consols ...	\$590,850 00	\$674,850 00	\$748,800 00
Bonds of quasi-public and industrial corporations	901,467 00	904,467 00	910,467 00
Warrants of the counties of the State of California	4,000 00	2,031 33	4,000 00
Totals	\$1,496,317 00	\$1,581,348 33	\$1,663,267 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

<i>Description or Class of Stocks, Bonds, and Warrants.</i>	<i>Par Value.</i>	<i>Amount Loaned.</i>	<i>Market Value.</i>
State, city, and county bonds of the State of California.....	\$31,000 00	\$15,000 00	\$31,000 00
Bonds and promissory notes of quasi-public and industrial corporations.....	1,313,550 00	1,039,700 00	1,377,992 00
Shares of capital stock of quasi-public corporations.....	1,005,000 00	248,825 50	501,836 00
Totals.....	\$2,350,550 00	\$1,303,525 50	\$1,910,818 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

<i>Resources.</i>	<i>Amount.</i>	<i>Liabilities.</i>	<i>Amount.</i>
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$650,000 00
Real estate taken for debt....	77,786 02	Reserve fund.....	31,174 97
United States bonds.....	666,000 00	Profit and loss and contingent fund.....	277,287 27
Miscellaneous bonds, stocks, and warrants.....	988,087 33	Due depositors.....	17,914,847 65
Loans on real estate.....	14,890,499 41	Dividends unpaid.....	6,864 83
Loans on stocks, bonds, and warrants.....	1,504,053 00	Other liabilities (balance of sundry accounts in process of settlement).....	49,609 25
Money on hand.....	236,801 68	State, city, and county taxes; balance undisbursed.....	92,719 22
Due from banks and bankers.....	568,275 75		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$19,022,503 19	Total liabilities.....	\$19,022,503 19

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 2,600 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller.....	120 shares.	Franklin Heywood.....	10 shares.
George W. Beaver.....	30 shares.	Thomas Magee.....	22 shares.
George C. Boardman.....	18 shares.	Charles Pace.....	100 shares.
Joseph G. Eastland.....	60 shares.	E. B. Pond.....	37 shares.
W. C. B. de Fremery.....	35 shares.		
Total number of shares held by the Director s.....		432 shares.	

SAVINGS BANKS.

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REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$9,236 33
Colusa and Yolo	30,538 07
Napa and Solano	950 00
San Mateo	37,061 62
Totals	\$77,786 02

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$5,170,984 21
Alameda	1,248,003 20
Butte	125,500 00
Colusa	446,823 00
Contra Costa	158,350 00
Fresno	1,071,379 00
Kern	110,359 00
Los Angeles	166,667 00
Marin	520,138 00
Mariposa	9,000 00
Mendocino	4,175 00
Merced	398,284 00
Monterey	107,550 00
Napa	48,500 00
Nevada	30,000 00
Placer	45,000 00
Sacramento	214,000 00
San Benito	169,225 00
San Bernardino	359,500 00
San Diego	316,029 00
San Joaquin	190,786 00
San Luis Obispo	646,798 00
San Mateo	69,985 00
Santa Barbara	328,507 00
Santa Clara	238,328 00
Santa Cruz	2,000 00
Siskiyou	32,000 00
Solano	92,140 00
Sonoma	27,000 00
Stanislaus	749,917 00
Shasta	5,000 00
Sutter	15,000 00
Tehama	397,356 00
Tulare	1,112,125 00
Ventura	104,016 00
Yolo	90,002 00
Yuba	60,073 00
Total	\$14,880,499 41

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered Consols....	\$585,000 00	\$666,000 00	\$754,650 00
Bonds of quasi-public and industrial corporations	981,467 00	986,067 00	996,494 00
Warrants of the counties of the State of California	4,000 00	2,020 33	4,000 00
Totals	\$1,570,467 00	\$1,654,087 33	\$1,755,144 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	\$1,503,400 00	\$1,257,250 00	\$1,574,180 00
Shares of capital stock of industrial corporations	1,000,000 00	246,803 00	533,091 00
Totals	\$2,503,400 00	\$1,504,053 00	\$2,107,271 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Francisco Savings Union, doing business at the City and County of San Francisco, on the fourteenth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid up	\$625,000 00
Other real estate	55,505 80	Reserve and contingent fund	297,369 98
Invested in bonds	1,609,031 33	Due depositors	16,451,243 95
Loans on real estate	13,885,102 52	Interest collected	37,899 59
Loans on bonds, stocks, etc. ...	1,373,625 50	Dividends unpaid	8,218 21
Cash balance	284,323 72	Other liabilities	52,339 54
Due from banks and bankers ..	155,206 70		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	5,303 95		
Other assets	2,971 75		
Total resources	\$17,472,071 27	Total liabilities	\$17,472,071 27

STATISTICAL INFORMATION

Supplementary to the report of the San Francisco Savings Union, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	14,935
2. Number of deposit accounts opened during past year	4,625
3. Number of deposit accounts closed during past year	3,447
4. Amount deposited during the past year	\$9,473,577 24
5. Amount withdrawn during the past year	\$8,235,739 02
6. Amount of dividends or interest to depositors for past year	\$634,623 50
7. Rate per cent per annum of such dividends or interest { Term	4 7/8 per cent.
	Ordinary .. 3 1/2 per cent.
8. Amount of dividends to stockholders for past year	\$30,750 00
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	\$11,124 41
11. Amount of gross earnings during past year	\$1,031,339 58
12. Amount of net earnings during past year	\$748,775 81
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

SAMUEL C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin.....	\$750,000 00
Real estate taken for debt....	657,295 36	Reserve fund.....	22,220 00
Miscellaneous bonds and stocks.....	1,563,698 41	Profit and loss and contin- gent fund.....	28,992 74
Loans on real estate.....	1,396,663 92	Due depositors.....	3,943,803 93
Loans on stocks, bonds, and warrants.....	884,586 60	Dividends unpaid	11,821 50
Money on hand.....	162,484 25	Other liabilities.....	1,577 50
Due from banks and bankers..	38,472 88		
Furniture and fixtures.....	500 00		
Other assets.....	9,714 25		
Total resources.....	\$4,758,415 67	Total liabilities	\$4,758,415 67

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The name of the Directors, and number of shares of stock held by each, are as follows:

Samuel C. Bigelow	500 shares.	Arthur A. Smith	200 shares.
Isaac Hyde	700 shares.	A. N. Drown	210 shares.
W. A. Aldrich	1,100 shares.	F. H. Woods	300 shares.
Horace Davis	500 shares.	Geo. E. Goodman.....	326 shares.

Total number of shares held by the Directors is 3,836 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$365,520 36	} \$657,295 36
Contra Costa	255,800 00	
Alameda	30,225 00	
Santa Clara.....	5,000 00	
Solano	500 00	
Napa	250 00	
Totals	\$657,295 86	\$657,295 36

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$716,754 31	\$3,500,000 00
Alameda	139,606 83	
San Mateo	35,100 95	
Tulare	13,771 60	
Napa	27,993 15	
San Diego	28,013 00	
Solano	3,385 26	
Los Angeles	156,668 46	
Contra Costa	36,186 83	
Merced	60,000 00	
Santa Barbara	10,807 20	
Santa Clara	36,833 29	
Marin	18,028 04	
San Joaquin	36,500 00	
Stanislaus	9,000 00	
Butte	15,015 00	
Mendocino	18,500 00	
Sonoma	26,000 00	
Fresno	4,000 00	
Mariposa	4,500 00	
Totals	\$1,396,663 92	\$3,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California.	\$248,336 02	\$250,262 06	\$253,050 00
Bonds Spring Valley Waterworks, Pacific Rolling Mill, Contra Costa Waterworks, etc.	947,000 00	944,800 60	958,800 00
Stock Spring Valley Waterworks and stock of other solvent corporations	422,000 00	368,635 75	394,100 00
Totals	\$1,617,336 02	\$1,563,698 41	\$1,605,950 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water bonds and stocks	\$657,100 00	\$493,325 00	\$562,600 00
Bank and insurance stocks	121,100 00	78,700 00	140,100 00
Bonds of the cities and counties of California.	15,500 00	13,300 00	15,600 00
Railroad bonds and stocks	311,400 00	216,000 00	271,800 00
Bonds and stocks and evidences of indebtedness of various solvent industrial corporations	142,300 00	83,261 60	142,300 00
Totals	\$1,247,400 00	\$884,586 60	\$1,132,400 00

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

SAMUEL C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin	\$750,000 00
Real estate taken for debt	747,417 63	Reserve fund.....	36,020 00
Miscellaneous bonds and stocks	1,411,899 27	Profit and loss and contin- gent fund	38,519 73
Loans on real estate.....	1,359,384 51	Due depositors	4,010,943 46
Loans on stocks, bonds, and warrants	754,711 86	Dividends unpaid	10,435 00
Money on hand	447,031 96	Other liabilities.....	693 50
Due from banks and bankers.....	72,518 93		
Furniture and fixtures	500 00		
Other assets.....	8,147 50		
Total resources	\$4,846,611 69	Total liabilities	\$4,846,611 69

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel C. Bigelow.....	500 shares.	A. N. Drown.....	210 shares.
Isaac Hyde.....	700 shares.	F. H. Woods.....	300 shares.
W. A. Aldrich	1,100 shares.	Geo. E. Goodman.....	326 shares.
Horace Davis.....	500 shares.	E. W. Burr	1,348 shares.
Arthur A. Smith.....	200 shares.		
Total number of shares held by the Directors is.....		5,184 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$447,855 00	} \$747,417 63
Contra Costa	255,800 00	
Alameda	30,225 00	
Solano.....	500 00	
Napa.....	250 00	
San Mateo	12,787 63	
Totals	\$747,417 63	\$747,417 63

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$694,063 92	\$3,500,000 00
Alameda	121,810 98	
San Mateo	23,300 00	
Tulare	10,000 00	
Napa	28,000 00	
San Diego	25,000 00	
Solano	2,897 94	
Los Angeles	180,621 68	
Contra Costa	35,837 15	
Merced	60,000 00	
Santa Barbara	9,800 00	
Santa Clara	35,750 00	
Marin	15,471 84	
San Joaquin	36,500 00	
Stanislaus	9,816 00	
Butte	15,015 00	
Mendocino	18,500 00	
Sonoma	26,000 00	
Fresno	4,000 00	
Mariposa	7,000 00	
Totals	\$1,359,384 51	\$3,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California.	\$266,900 00	\$268,952 52	\$275,620 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks, etc.	812,000 00	822,500 00	844,400 00
Stocks of solvent incorporated companies.....	374,000 00	320,446 75	331,900 00
Totals	\$1,452,900 00	\$1,411,899 27	\$1,451,920 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water bonds and stocks	\$263,100 00	\$119,650 00	\$169,470 00
Bank and insurance stocks	106,650 00	80,750 00	118,170 00
Bonds of the cities and counties of California	19,000 00	17,150 00	20,000 00
Railroad bonds and stocks, and evidences of indebtedness of various solvent industrial corporations	759,960 00	537,161 86	721,270 00
Totals	\$1,148,710 00	\$754,711 86	\$1,028,910 00

THE AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS AND BANKERS.

Description of "Other Assets."	Amount on Books.	Market Value.
Interest accrued, coupons payable July 1, 1889	\$8,147 50	\$8,147 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings and Loan Society, doing business at City and County of San Francisco, on the sixteenth day of January, 1889, at close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$45,000 00	Capital paid up.....	\$750,000 00
Other real estate.....	653,052 24	Reserve fund.....	22,220 00
Invested in stocks, bonds, and warrants.....	1,563,698 41	Due depositors.....	3,910,799 23
Loans on real estate.....	1,409,163 86	Interest collected.....	9,426 63
Loans on stocks, bonds, and warrants.....	861,076 35	Dividends unpaid.....	2,170 00
Cash balance.....	143,302 61	Profit and loss.....	28,992 74
Due from banks and bankers.....	38,472 88	Other liabilities.....	701 00
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	329 00		
Other assets.....	9,714 25		
Total resources.....	\$4,724,309 60	Total liabilities.....	\$4,724,309 60

STATISTICAL INFORMATION

Supplementary to the report of the Savings and Loan Society, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889.....	4,159
2. Number of deposit accounts opened during past year.....	995
3. Number of deposit accounts closed during past year.....	706
4. Amount deposited during the past year.....	\$1,847,727 26
5. Amount withdrawn during the past year.....	\$1,623,804 44
6. Amount of dividends or interest to depositors for past year.....	\$161,484 67
7. Rate per cent per annum of such dividends or interest (one rate on deposits).....	4½ and 4¼ per cent.
8. Amount of dividends to stockholders for past year.....	\$42,500 00
9. Rate per cent per annum of same on paid up capital.....	7 per cent.
10. Amount added to reserve fund during past year.....	\$22,220 00
11. Amount of gross earnings during past year.....	\$269,849 12
12. Amount of net earnings during past year.....	\$222,226 36
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	-----
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	-----

SEMI-ANNUAL REPORT OF THE
SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$99,500 00	Capital paid in coin	\$150,000 00
Loans on real estate	1,546,814 50	Due depositors	2,122,577 97
Loans on stocks, bonds, and warrants	624,347 40	Other liabilities	127,707 81
Money on hand	40,401 59		
Due from banks and bankers	89,072 29		
Furniture and fixtures	150 00		
Total resources	\$2,400,285 78	Total liabilities	\$2,400,285 78

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	30 shares.	A. K. P. Harmon	10 shares.
William Babcock	20 shares.	Jerome Lincoln	100 shares.
Adam Grant	20 shares.	D. O. Mills	30 shares.
S. L. Jones	65 shares.	D. C. McRuer	20 shares.
Winfield S. Jones	40 shares.		

Total number of shares held by the Directors is.....335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$158,550 00	\$319,000 00
Butte	20,000 00	42,500 00
Colusa	13,000 00	26,400 00
Calaveras	500 00	1,000 00
Fresno	58,500 00	155,000 00
Kern	3,000 00	10,000 00
Los Angeles	60,000 00	173,000 00
Marin	87,900 00	202,250 00
Monterey	11,000 00	20,000 00
Merced	22,500 00	60,000 00
Mendocino	19,300 00	36,920 00
Napa	41,500 00	83,500 00
Placer	5,000 00	18,000 00
San Francisco	630,414 50	1,382,500 00
San Mateo	24,750 00	65,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	2,500 00	5,000 00
San Joaquin	31,600 00	66,000 00
San Benito	43,000 00	158,000 00
Stanislaus	56,750 00	160,000 00
Solano	62,250 00	152,000 00
Sonoma	109,800 00	247,000 00
Sutter	15,000 00	42,000 00
Tehama	25,000 00	100,000 00
Yuba	20,000 00	75,000 00
Totals	\$1,546,814 50	\$3,650,070 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds.....	\$55,500 00	\$55,500 00	\$58,772 00
Railroad bonds.....	11,000 00	11,000 00	11,066 00
Contra Costa Water Company bonds.....	13,000 00	13,000 00	13,585 00
North Beach and Mission Railroad stock.....	10,000 00	9,000 00	8,500 00
California Wire Works bonds.....	11,000 00	11,000 00	11,275 00
Totals	\$100,500 00	\$99,500 00	\$103,198 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds.....	\$56,000 00	\$4,760 00	\$56,000 00
Railroad stock and bonds.....	261,500 00	100,350 00	179,891 00
Water stock.....	246,700 00	159,500 00	239,300 00
Bank stock.....	251,800 00	208,000 00	299,895 00
Gas and electric light stock.....	223,500 00	89,800 00	114,890 00
Insurance stock.....	26,000 00	18,000 00	33,900 00
Miscellaneous stocks.....	202,400 00	28,437 40	63,200 00
Security Savings Bank pass-books.....	35,399 00	15,500 00	35,399 00
Totals.....	\$1,303,299 00	\$624,347 40	\$1,022 475 00

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$104,450 00	Capital paid in coin.....	\$150,000 00
Loans on real estate.....	1,617,476 17	Due depositors.....	2,296,312 35
Loans on stocks, bonds, and warrants.....	799,472 40	Other liabilities.....	148,186 36
Money on hand.....	17,016 62		
Due from banks and bankers.....	55,933 52		
Furniture and fixtures.....	150 00		
Total resources.....	\$2,594,498 71	Total liabilities.....	\$2,594,498 71

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	30 shares.	A. K. P. Harmon	10 shares.
William Babcock	20 shares.	Jerome Lincoln	80 shares.
Adam Grant	20 shares.	D. O. Mills	30 shares.
S. L. Jones	65 shares.	D. C. McRuer	20 shares.
W. S. Jones	40 shares.		

Total number of shares held by the Directors is 315 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$157,201 00	\$363,000 00
Butte	20,000 00	42,500 00
Contra Costa	11,500 00	40,000 00
Colusa	13,000 00	26,400 00
Calaveras	500 00	1,000 00
Fresno	66,700 00	194,900 00
Los Angeles	72,000 00	225,000 00
Kern	3,000 00	10,000 00
Marin	102,829 60	241,000 00
Monterey	12,000 00	24,000 00
Merced	22,500 00	60,000 00
Mendocino	19,300 00	36,920 00
Napa	46,000 00	104,500 00
Placer	5,000 00	18,000 00
San Francisco	641,045 57	1,519,935 00
San Mateo	27,750 00	65,000 00
Santa Clara	35,000 00	80,000 00
Santa Cruz	2,500 00	5,000 00
San Joaquin	31,600 00	67,000 00
San Benito	43,000 00	158,000 00
Stanislaus	56,750 00	160,000 00
Solano	68,750 00	192,000 00
Sonoma	99,550 00	224,400 00
Sutter	15,000 00	42,000 00
Tehama	25,000 00	100,000 00
Yuba	20,000 00	75,000 00
Totals	\$1,617,476 17	\$4,075,555 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds	\$55,500 00	\$55,500 00	\$58,510 00
Railroad bonds	11,000 00	11,000 00	11,100 00
Contra Costa Water Company bonds	18,000 00	18,000 00	18,630 00
N. B. and M. Railroad Company stock	10,000 00	8,950 00	8,250 00
California Wire Works bonds	11,000 00	11,000 00	11,275 00
Totals	\$105,500 00	\$104,450 00	\$107,765 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, and United States bonds	\$101,500 00	\$85,050 00	\$105,430 00
Railroad stock and bonds	84,100 00	61,300 00	82,874 00
Water stock and bonds	302,500 00	263,685 00	328,975 00
Bank stock	266,300 00	216,250 00	330,135 00
Gas and electric light stock and bonds	282,000 00	127,700 00	167,350 00
Insurance	20,000 00	12,000 00	25,500 00
Miscellaneous stock	154,900 00	26,537 40	52,245 00
Security Savings Bank pass-books	25,996 00	6,950 00	25,996 00
Totals	\$1,237,296 00	\$799,472 40	\$1,118,505 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank, doing business at City and County of San Francisco, on the sixth day of December, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$146,297 40	Capital paid up	\$150,000 00
Loans on real estate	1,546,374 50	Reserve fund	117,843 19
Loans on bonds and stocks	610,400 00	Due depositors	2,091,233 65
Cash balance	40,024 22	Interest collected	63,433 95
Due from banks and bankers	67,508 77	Other liabilities	218 35
Furniture, fixtures, etc.	150 00		
Expenses, taxes, etc.	11,974 25		
Total resources	\$2,422,729 14	Total liabilities	\$2,422,729 14

STATISTICAL INFORMATION

Supplementary to the report of the Security Savings Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889.....	1,385
2. Number of deposit accounts opened during past year.....	351
3. Number of deposit accounts closed during past year.....	267
4. Amount deposited during the past year.....	\$1,186,484 77
5. Amount withdrawn during the past year.....	\$1,000,883 30
6. Amount of dividends or interest to depositors for past year.....	\$92,849 89
7. Rate per cent per annum of such dividends or interest { Term.....	4 1/2 per cent.
Ordinary.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	\$10,500 00
9. Rate per cent per annum of same on paid up capital.....	7 per cent.
10. Amount added to reserve fund during past year.....	No res. fund.
11. Amount of gross earnings during past year.....	\$139,623 33
12. Amount of net earnings during past year.....	\$99,645 70
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Nothing.

SEMI-ANNUAL REPORT OF THE
FRESNO LOAN AND SAVINGS BANK.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$42,774 00	Capital paid in coin	\$300,000 00
County warrants	6,411 53	Due depositors	387,393 53
Loans on real estate	553,061 51	Dividends unpaid	28,764 49
Money on hand	33,900 02		
Due from banks and bankers	54,761 49		
Furniture and fixtures	1,503 60		
Expenses	9,010 31		
Taxes	10,419 50		
Other assets	4,255 46		
Total resources	\$716,158 02	Total liabilities	\$716,158 02

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	1,364 shares.	A. M. Clark	56 shares.
J. R. White	109 shares.	J. A. Ewing	90 shares.
P. D. Wigginton	244 shares.		
Total number of shares held by the Directors is		1,863 shares.	

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. MCKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$55,293 27	Capital paid in coin	\$300,000 00
County warrants	1,077 50	Due depositors	356,446 82
Loans on real estate	552,081 36	Dividends unpaid	24,535 78
Money on hand	21,856 87	Certified checks	520 00
Due from banks and bankers	25,922 91		
Furniture and fixtures	2,960 54		
Expenses	9,799 88		
Taxes	10,568 27		
Other assets	1,942 00		
Total resources	\$681,502 60	Total liabilities	\$681,502 60

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	1,364 shares.	C. G. Sayle	10 shares.
P. D. Wigginton	244 shares.	T. J. Duncan	25 shares.
J. R. White	109 shares.	J. W. Ferguson	123 shares.
H. C. Daulton	104 shares.		

Total number of shares held by the Directors is 1,979 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$552,081 36	\$1,864,231 96

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous county warrants	\$1,077 50	\$1,077 50	\$1,077 50

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$11,500 00	Capital paid in coin	\$25,000 00
Loans on real estate	286,937 00	Profit and loss	22,218 27
Money on hand	8,512 23	Due depositors	279,106 67
Due from banks and bankers	9,302 37		
Furniture and fixtures	3,582 27		
Expenses	2,890 32		
Taxes	3,300 75		
Total resources	\$326,324 94	Total liabilities	\$326,324 94

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	451 shares.	R. S. Baker	50 shares.
John E. Plater	200 shares.	J. B. Lankershim	49 shares.
L. C. Goodwin	50 shares.		

Total number of shares held by the Directors is 800 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles	\$286,937 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Pasqual School District	\$2,000 00	\$2,000 00
Compton School District	2,000 00	2,000 00
Sycamore School District	1,000 00	1,000 00
Sulphur Springs School District	1,000 00	1,000 00
New Hope School District	800 00	800 00
Los Angeles County	5,000 00	5,000 00
Totals	\$11,800 00	\$11,800 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$16,300 00	Capital paid in coin	\$25,000 00
Loans on real estate.....	272,026 50	Profit and loss	23,628 81
Money on hand	8,323 86	Due depositors	324,494 39
Due from banks and bankers.	69,402 99		
Furniture and fixtures	3,582 27		
Expenses.....	3,284 90		
Taxes	202 68		
Total resources.....	\$373,123 20	Total liabilities	\$373,123 20

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	451 shares.	R. S. Baker.....	50 shares.
J. E. Plater.....	200 shares.	J. B. Lankershim	49 shares.
L. C. Goodwin.....	50 shares.		

Total number of shares held by the Directors is.....800 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles	\$272,026 50

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
New Hope School District, Los Angeles County	\$400 00	\$400 00
Sulphur Springs School District, Los Angeles County	1,000 00	1,000 00
Sycamore School District, Los Angeles County	1,000 00	1,000 00
San Pasqual School District, Los Angeles County	2,000 00	2,000 00
Compton School District, Los Angeles County.....	2,000 00	2,000 00
Temple Street Cable (mortgage).....	10,000 00	9,900 00
Totals	\$16,400 00	\$16,300 00

Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at Los Angeles, County of Los Angeles, on the fourth day of August, 1888, at close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$7,300 00	Capital paid up.....	\$25,000 00
Loans on real estate.....	276,693 00	Due depositors	265,001 44
Cash balance	7,453 59	Interest collected.....	1,988 69
Due from banks and bankers.	3,183 56	Rents, exchange, etc.	25 00
Furniture, fixtures, etc.....	3,582 27	Profit and loss	6,515 71
Expenses, taxes, etc.....	619 95	Other liabilities	301 53
Total resources.....	\$298,832 37	Total liabilities.....	\$298,832 37

Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at Los Angeles, County of Los Angeles, on the eleventh day of June, 1889, at close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$16,300 00	Capital paid up.....	\$25,000 00
Loans on real estate	272,296 50	Due depositors	315,388 91
Cash balance	3,666 82	Interest collected	12,745 84
Due from banks and bankers.	63,402 99	Rents, exchange, etc.	80 00
Furniture, fixtures, etc.	3,582 27	Profit and loss	8,990 21
Expenses, taxes, etc.	2,981 28	Other liabilities.....	24 90
Total resources	\$362,229 86	Total liabilities	\$362,229 86

Supplementary to the report of the Los Angeles Savings Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	989
2. Number of deposit accounts opened during past year	1,236
3. Number of deposit accounts closed during past year	1,129
4. Amount deposited during the past year	\$364,540 21
5. Amount withdrawn during the past year	\$336,034 85
6. Amount of dividends or interest to depositors for past year	\$7,785 77
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
Ordinary	3 per cent.
8. Amount of dividends to stockholders for past year	\$5,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$31,772 98
12. Amount of net earnings during past year	\$14,526 35
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 20, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$254,602 76	Capital paid in coin.....	\$20,000 00
Money on hand.....	9,732 47	Reserve fund.....	10,000 00
Due from banks and bankers.....	3,945 19	Profit and loss.....	16,485 87
Furniture and fixtures.....	1,500 00	Due depositors.....	229,539 92
Expenses.....	2,998 01		
Taxes.....	3,247 36		
Total resources.....	\$276,025 79	Total liabilities.....	\$276,025 79

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. H. Bonebrake.....	100 shares.	F. C. Howes.....	100 shares.
John Bryson, Sr.....	100 shares.	John B. Hunt.....	100 shares.
H. L. Drew.....	100 shares.	H. Mabury.....	100 shares.
J. M. Elliott.....	100 shares.	E. F. Spence.....	100 shares.
C. N. Hanson.....	100 shares.	Samuel B. Hunt.....	100 shares.

Total number of shares held by the Directors is.....1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$250,602 76	\$833,674 00
San Bernardino.....	4,000 00	18,000 00
Totals.....	\$254,602 76	\$851,674 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

JOHN N. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$237,620 57	Capital paid in coin	\$20,000 00
Money on hand.....	8,048 63	Reserve fund.....	12,500 00
Due from banks and bankers.....	14,872 52	Profit and loss.....	11,975 22
Furniture and fixtures	1,200 00	Due depositors	220,650 15
Expenses.....	2,762 96		
Taxes	620 69		
Total resources.....	\$265,125 37	Total liabilities.....	\$265,125 37

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

George H. Bonebrake.....	100 shares.	S. B. Hunt.....	100 shares.
John Bryson, Sr.....	100 shares.	F. C. Howes.....	100 shares.
H. L. Drew.....	100 shares.	John B. Hunt.....	100 shares.
J. M. Elliott.....	100 shares.	H. Mabury.....	100 shares.
C. N. Hasson.....	100 shares.	E. F. Spence.....	100 shares.

Total number of shares held by the Directors is.....1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$233,620 57	\$600,800 00
San Bernardino	4,000 00	12,000 00
Totals	\$237,620 57	\$612,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the Savings Bank of Southern California, doing business at Los Angeles, County of Los Angeles, on the sixth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$294,064 01	Capital paid up.....	\$20,000 00
Cash balance	8,091 89	Reserve fund.....	10,000 00
Due from banks and bankers.....	15,842 94	Due depositors	283,934 30
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	6,178 20
Expenses, taxes, etc.....	613 66		
Total resources.....	\$320,112 50	Total liabilities.....	\$320,112 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at Los Angeles, County of Los Angeles, on the eleventh day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$240,801 42	Capital paid up.....	\$20,000 00
Cash balance.....	10,415 59	Reserve fund.....	12,500 00
Due from banks and bankers.....	7,542 45	Due depositors.....	220,392 06
Furniture, fixtures, etc.....	1,200 00	Interest collected.....	10,184 39
Expenses, taxes, etc.....	3,116 99		
Total resources.....	\$263,076 45	Total liabilities.....	\$263,076 45

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of Southern California, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889.....	1,097
2. Number of deposit accounts opened during past year.....	853
3. Number of deposit accounts closed during past year.....	721
4. Amount deposited during the past year.....	\$776,950 00
5. Amount withdrawn during the past year.....	\$810,300 00
6. Amount of dividends or interest to depositors for past year.....	\$12,000 00
7. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
8. Amount of dividends to stockholders for past year.....	3½ per cent.
9. Rate per cent per annum of same on paid up capital.....	9 per cent.
10. Amount added to reserve fund during past year.....	\$5,000 00
11. Amount of gross earnings during past year.....	\$31,810 00
12. Amount of net earnings during past year.....	\$14,000 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Aug. 31, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	No discrepancy.

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK AND TRUST COMPANY OF LOS ANGELES.

[Incorporated January 11, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

F. N. MYERS, President.

J. F. SARTORI, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$103,640 25	Capital paid in coin.....	\$66,080 00
Loans on personal security...	8,693 30	Profit and loss.....	4,683 79
Money on hand.....	12,031 70	Due depositors.....	107,318 88
Due from banks and bankers.	45,787 27		
Furniture and fixtures.....	5,253 02		
Expenses.....	2,677 13		
Total resources.....	\$178,082 67	Total liabilities.....	\$178,082 67

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$157,100; amount paid in coin is \$66,080. The total number of shares of stock issued is 1,289 shares; the amount paid on each share of stock issued is \$50; 262 shares not issued, on which has been paid \$1,230.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. N. Myers.....	250 shares.	John H. Bartle.....	50 shares.
S. A. Fleming.....	350 shares.	J. C. Daly.....	10 shares.
Isaias W. Hellman.....	100 shares.	Geo. W. Perkins.....	5 shares.
O. W. Childs.....	100 shares.	J. F. Sartori.....	70 shares.
A. J. Bowne.....	250 shares.	John T. Moore.....	5 shares.
M. B. Shaw.....	235 shares.		

Total number of shares held by the Directors is.....1,425 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$84,215 25	\$252,645 75
San Bernardino.....	1,000 00	3,000 00
San Diego.....	18,425 00	80,000 00
Totals.....	\$103,640 25	\$335,645 75

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank and Trust Company, doing business at Los Angeles, County of Los Angeles, on the fourteenth day of June, 1889, at the close of business, as examined by Commissioner Potts, and sworn to by J. F. Sartori, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$92,250 25	Capital paid up.....	\$57,030 00
Cash balance.....	6,137 93	Due depositors.....	95,887 49
Due from banks and bankers.	50,838 59	Interest collected.....	3,214 22
Furniture, fixtures, etc.....	5,238 02	Rents, exchange, etc.....	688 65
Expenses, taxes, etc.....	2,355 57		
Total resources.....	\$156,820 36	Total liabilities.....	\$156,820 36

SEMI-ANNUAL REPORT OF THE
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$370 00	Reserve fund.....	\$13,809 02
Loans on real estate.....	470,425 40	Profit and loss and contin- gent fund.....	24,048 18
Overdrafts unsecured (sol- vent).....	70 27	Due depositors.....	468,584 23
Money on hand.....	4,897 87		
Due from banks and bankers.	29,677 89		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$506,441 43	Total liabilities.....	\$506,441 43

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Jerome B. Ford, Augustus Heeser, Ruel Stickney, Henry H. Jarvis, Charles W. Denslow, William Heeser, and Eugene Brown.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$370 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$16,073 59	\$43,000 00
Humboldt.....	21,272 40	35,000 00
Mendocino	433,079 41	870,000 00
Totals	\$470,425 40	\$948,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$370 00	Reserve fund.....	\$14,384 45
Loans on real estate.....	466,502 44	Profit and loss and contin-	
Money on hand.....	14,221 76	gent fund	28,900 63
Due from banks and bankers..	15,409 31	Due depositors	454,218 43
Furniture and fixtures	1,000 00		
Total resources.....	\$497,503 51	Total liabilities	\$497,503 51

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, William Heeser, Charles W. Denslow, Henry H. Jarvis, Ruel Stickney, Augustus Heeser, Jerome B. Ford.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$370 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$428,504 68	\$850,000 00
Humboldt	21,669 65	36,000 00
Alameda	16,328 11	45,000 00
Totals	\$466,502 44	\$931,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the thirtieth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$370 00	Reserve fund	\$27,271 96
Loans on real estate	478,718 78	Due depositors	487,495 02
Cash balance	21,853 23	Interest collected	35 153
Due from banks and bankers..	12,608 87	Rents, exchange, etc.	68 14
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	637 39		
Total resources	\$515,188 27	Total liabilities	\$515,188 27

SEMI-ANNUAL REPORT OF THE
MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of January 1, 1883, as sworn to by the Officers of the Bank.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,543 71	Capital paid in coin	\$75,000 00
Loans on real estate	363,197 23	Reserve fund	27,423 11
Loans on other securities	37,152 90	Due depositors	420,463 06
Money on hand	17,397 73		
Due from banks and bankers	91,802 79		
Furniture and fixtures	2,791 81		
Total resources	\$522,886 17	Total liabilities	\$522,886 17

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	810 shares.	A. A. Smith	140 shares.
G. H. Fancher	300 shares.	J. W. Mitchell	10 shares.
L. R. Fancher	138 shares.	Benjamin H. Deane	5 shares.
W. H. Turner	50 shares.	J. K. Law	20 shares.
H. N. Rucker	5 shares.		

Total number of shares held by the Directors is.....1,478 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$294,044 23	} \$660,363 00
Fresno	14,750 00	
Mariposa	5,450 00	
Stanislaus	26,275 00	
Tulare	22,680 00	
Totals	\$363,199 23	\$660,363 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat	\$16,367 95	\$21,275 95
Loans on coin	266 68	1,000 00
Deposit this bank	20,518 27	20,518 27
Totals	\$37,152 90	\$42,794 22

Semi-Annual Report for 1901

MERCEB SECURITY SAVINGS BANK

Incorporated March 22, 1897

Showing its Financial Condition on the morning of July 1, 1901, as sworn to by the Officers of the Bank.

J. E. FLETCHER, President.

W. W. WINEBAY, Cashier.

Resources	Amount	Liabilities	Amount
Real premises	\$10,000.00	Capital paid in cash	\$75,000.00
Loans on real estate	\$20,000.00	Reserve fund	\$1,000.00
Loans on stocks, bonds and		Due depositors	\$25,000.00
warrants	\$1,000.00	State and county taxes	\$100.00
Loans on other securities	\$1,000.00		
Loans on cash	\$1,000.00		
Due from banks and bankers	\$1,000.00		
Furniture and fixtures	\$1,000.00		
Total resources	\$34,000.00	Total liabilities	\$34,000.00

Details

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in cash is \$75,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors and number of shares of stock held by each, are as follows:

J. E. Fletcher	50 shares	W. W. Winebay	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares
J. E. Fletcher	50 shares	J. E. Fletcher	50 shares

Total number of shares held by the Directors is 500 shares.

Assets of Bank Exceeds its Liabilities

Assets	Amount	Liabilities	Amount
Real premises	\$10,000.00	Capital paid in cash	\$75,000.00
Loans on real estate	\$20,000.00	Reserve fund	\$1,000.00
Loans on stocks, bonds and		Due depositors	\$25,000.00
warrants	\$1,000.00	State and county taxes	\$100.00
Loans on other securities	\$1,000.00		
Loans on cash	\$1,000.00		
Due from banks and bankers	\$1,000.00		
Furniture and fixtures	\$1,000.00		
Total assets	\$34,000.00	Total liabilities	\$34,000.00

Assets of Bank Exceeds its Liabilities

Assets	Amount	Liabilities	Amount
Real premises	\$10,000.00	Capital paid in cash	\$75,000.00
Loans on real estate	\$20,000.00	Reserve fund	\$1,000.00
Loans on stocks, bonds and		Due depositors	\$25,000.00
warrants	\$1,000.00	State and county taxes	\$100.00
Loans on other securities	\$1,000.00		
Loans on cash	\$1,000.00		
Due from banks and bankers	\$1,000.00		
Furniture and fixtures	\$1,000.00		
Total assets	\$34,000.00	Total liabilities	\$34,000.00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Deposit this bank	\$35,917 43	\$35,917 43
Collection of coin	200 00	1,000 00
Totals	\$36,117 43	\$36,917 43

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Security Savings Bank, doing business at Merced, County of Merced, on the eighth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,543 71	Capital paid up.....	\$75,000 00
Loans on real estate.....	384,824 69	Reserve fund.....	24,741 91
Cash balance	8,408 14	Due depositors	351,104 18
Due from banks and bankers.	20,514 43	Interest collected.....	664 36
Furniture, fixtures, etc.	2,716 81	Rents, exchange, etc.	2,069 49
Expenses, taxes, etc.....	1,113 96		
Other assets	19,458 20		
Total resources.....	\$453,579 94	Total liabilities	\$453,579 94

STATISTICAL INFORMATION

Supplementary to the report of the Merced Security Savings Bank, on the morning of January 1, 1889.

1.	Number of deposit accounts open January 1, 1889	.....	427
2.	Number of deposit accounts opened during past year	.....	89
3.	Number of deposit accounts closed during past year	.....	124
4.	Amount deposited during the past year	.....	\$828,769 47
5.	Amount withdrawn during the past year	.....	\$867,904 95
6.	Amount of dividends or interest to depositors for past year	.....	\$15,107 29
7.	Rate per cent per annum of such dividends or interest	{ Term Ordinary	5 per cent.
8.	Amount of dividends to stockholders for past year	.....	\$3,547 92
9.	Rate per cent per annum of same on paid up capital	.....	5 per cent.
10.	Amount added to reserve fund during past year	.....	\$8,616 52
11.	Amount of gross earnings during past year	.....	\$38,921 46
12.	Amount of net earnings during past year	.....	\$27,271 79
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	.....	Jan. 1, 1889.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	.....	None.

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—MODESTO.

[Incorporated April 2, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ROBERT McHENRY, President.

J. E. WARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Due from banks and bankers.	\$20,673 05	Capital paid in coin.....	\$10,000 00
Profit and loss.....	23 63	Due depositors	10,696 68
Total resources.....	\$20,696 68	Total liabilities	\$20,696 68

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert McHenry.....	387 shares.	L. O. Brewster.....	45 shares.
J. P. Islip.....	40 shares.	W. B. Wood.....	50 shares.
Garrison Turner.....	40 shares.		
Total number of shares held by the Directors is		562 shares.	

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	13,000 00	Reserve fund	25,000 00
Miscellaneous bonds and stocks	1,351,302 50	Due depositors	3,044,005 78
Loans on real estate	1,214,537 48		
Loans on stocks, bonds, and warrants	357,837 62		
Loans on other securities (grain, etc.)	6,092 00		
Loans on personal security	144,021 90		
Money on hand	155,082 28		
Due from banks and bankers	202,132 00		
Total resources	\$3,544,005 78	Total liabilities	\$3,544,005 78

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$950,000; amount paid in coin is \$475,000. The total number of shares of stock issued is 9,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Sam'l Merritt	700 shares.
J. S. Drum	50 shares.	E. W. Playter	60 shares.
W. R. Davis	15 shares.	H. Rogers	100 shares.
E. A. Haines	650 shares.	E. C. Sessions	240 shares.
W. E. Miller	200 shares.		
Total number of shares held by the Directors is		2,450 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$13,000 00	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$951,462 48	\$2,000,000 00
Colusa	46,200 00	100,000 00
Contra Costa	76,300 00	150,000 00
Fresno	52,000 00	150,000 00
San Joaquin	650 00	15,000 00
Tehama	6,000 00	66,000 00
Tulare	5,825 00	15,000 00
Solano	41,100 00	85,000 00
Sonoma and Marin	35,000 00	67,500 00
Totals	\$1,214,537 48	\$2,648,500 00

BANK COMMISSIONERS' REPORT.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California.....	\$1,357,940 00	\$752,940 00	\$1,390,000 00
Bonds and stocks of other solvent corporations.....		598,362 50	
Total.....	\$1,357,940 00	\$1,351,302 50	\$1,390,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.....	\$473,200 00	\$357,837 62	\$478,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books.....	\$6,092 00	\$8,100 00

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. O. HERRIOTT, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$475,000 00
Real estate taken for debt....	12,850 00	Reserve fund.....	25,000 00
Miscellaneous bonds and stocks.....	1,559,752 50	Due depositors.....	3,434,955 96
Loans on real estate.....	1,475,604 56		
Loans on stocks, bonds, and warrants.....	333,800 00		
Loans on other security (grain, etc.).....	600 00		
Loans on personal security....	156,536 82		
Money on hand.....	89,771 63		
Due from banks and bankers....	206,040 45		
Total resources.....	\$3,934,955 96	Total liabilities.....	\$3,934,955 96

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$950,000; amount paid in coin is \$475,000. The total number of shares of stock issued is 9,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	435 shares.	W. E. Miller.....	200 shares.
J. S. Drum.....	50 shares.	E. W. Playter.....	60 shares.
E. A. Haines.....	650 shares.	H. Rogers.....	115 shares.
M. B. Langhorne.....	85 shares.	E. C. Sessions.....	240 shares.
Samuel Merritt.....	770 shares.		

Total number of shares owned by the Directors is.....2,605 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$12,850 00	\$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,150,696 23	\$2,500,000 00
Contra Costa	76,300 00	160,000 00
Colusa.....	46,200 00	100,000 00
Fresno.....	75,500 00	200,000 00
Santa Clara and Alameda	30,000 00	75,000 00
San Joaquin.....	650 00	5,000 00
Solano.....	41,100 00	90,000 00
Sonoma and Marin.....	35,000 00	75,000 00
Tulare.....	14,158 33	30,000 00
Tehama	6,000 00	66,000 00
Totals	\$1,475,604 56	\$3,301,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California..	\$992,390 00	} \$1,585,000 00
Bonds and stocks of other solvent corporations.....	567,362 50	
Totals	\$1,559,752 50	\$1,585,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$333,800 00	\$424,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books.....	\$600 00	\$700 00

BANK COMMISSIONERS REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Oakland Bank of Savings, doing business at Oakland, County of Alameda, on the thirteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid up	\$475,000 00
Other real estate	13,115 85	Reserve fund	25,000 00
Invested in stocks, bonds, and warrants	1,235,482 72	Due depositors	2,805,705 01
Loans and discounts	1,777,405 03	Interest collected	10,390 51
Cash balance	94,268 27	Rents, exchange, etc.	2,168 71
Due from banks and bankers.	146,789 65	Dividends unpaid	57,138 22
Furniture, fixtures, etc.	1,500 00	Profit and loss	1,622 55
Expenses, taxes, etc.	3,463 48		
Total resources	\$3,377,025 00	Total liabilities	\$3,377,025 00

STATISTICAL INFORMATION

Supplementary to the report of the Oakland Bank of Savings, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	4,242
2. Number of deposit accounts opened during past year	1,464
3. Number of deposit accounts closed during past year	914
4. Amount deposited during the past year	\$1,538,291 29
5. Amount withdrawn during the past year	\$1,276,947 05
6. Amount of dividends or interest to depositors for past year	\$105,479 20
7. Rate per cent per annum of { Term—first term, $4\frac{1}{2}$ per cent; second term such dividends or interest } Ordinary	5 per cent.
8. Amount of dividends to stockholders for past year	\$38,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$197,371 41
12. Amount of net earnings during past year	\$145,111 04
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 1, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$300,000 00
Real estate taken for debt	234 45	Profit and loss and contingent fund	23,683 64
United States bonds	1,788 75	Due depositors	2,318,172 80
Miscellaneous bonds and stocks	94,971 01	Dividends unpaid	12,036 00
Loans on real estate	2,207,636 34	Other liabilities—sundry ac'ts	40 00
Loans on stocks, bonds, and warrants	52,000 00	The amount of interest accrued	25,780 77
Money on hand	32,244 39		
Due from banks and bankers	204,126 25		
Furniture and fixtures	3,800 00		
Other assets—sundry accounts	2,493 75		
Interest due but not collected	25,780 77		
Total resources	\$2,679,713 21	Total liabilities	\$2,679,713 21

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. Total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	148 shares.	S. Huff	115 shares.
R. W. Kirkham	112 shares.	Thos. Prather	30 shares.
Hiram Tubbs	370 shares.	A. A. Moore	46 shares.
Wm. J. Dingee	285 shares.	C. E. Palmer	22 shares.
Wm. G. Henshaw	287 shares.	Herman A. Tubbs	33 shares.
R. S. Farrelly	195 shares.		

The total number of shares held by the Directors is 1,643 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$234 45	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,931,282 34	\$3,888,345 45
Ventura	19,357 00	39,074 00
San Joaquin	18,000 00	36,000 00
Stanislaus	30,000 00	60,000 00
Napa	4,250 00	8,500 00
Contra Costa	125,767 00	251,534 00
Tulare	1,500 00	3,000 00
Santa Barbara	25,000 00	50,000 00
Solano	52,300 00	104,600 00
Totals	\$2,207,636 34	\$4,441,053 45

BANK COMMISSIONERS' REPORT.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 Contra Costa County bonds, \$1,000 each.....	\$4,000 00	\$4,204 00	\$4,204 00
18 Oregon Railway and Navigation Company bonds, \$1,000 each.....	18,000 00	19,282 50	19,282 50
91 Temescal School District bonds, \$100 each ..	9,100 00	9,564 10	9,564 10
25 Red Bluff School District bonds, \$1,000 each.	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Company bonds, \$1,000 each.....	35,000 00	35,350 00	35,350 00
Totals	\$91,100 00	\$94,971 01	\$94,971 01

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 Contra Costa Water Company bonds, \$1,000 each.....	\$25,000 00	\$17,000 00	\$25,687 50
500 shares Spring Valley Waterworks, \$100 each	50,000 00	35,000 00	62,500 00
Totals	\$75,000 00	\$52,000 00	\$88,187 50

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	54 45	Profit and loss and contin-	
United States bonds.....	1,788 75	gent fund	25,087 38
Miscellaneous bonds and		Due depositors	2,302,885 00
stocks	90,767 01	Dividends unpaid	12,072 00
Loans on real estate	2,291,707 91	Other liabilities	72 00
Loans on stocks, bonds, and		Taxes	19,000 00
warrants	42,000 00	Interest accrued	28,137 48
Money on hand	33,732 20		
Due from banks and bankers.	140,628 56		
Furniture and fixtures	3,800 00		
Other assets, interest accrued			
and delinquent	28,137 48		
Total resources	\$2,687,253 86	Total liabilities	\$2,687,253 86

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

J. West Martin	195 shares.	S. Huff	115 shares.
R. W. Kirkham	112 shares.	Thos. Prather	30 shares.
Hiram Tubbs	370 shares.	A. A. Moore	46 shares.
Wm. J. Dingee	25 shares.	C. E. Palmer	22 shares.
Wm. G. Henshaw	75 shares.	Herman A. Tubbs	33 shares.
R. S. Farrelly	195 shares.		

Total number of shares held by the Directors is.....1,218 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN NOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$54 45	\$200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$2,026,938 21	\$4,082,013 90
Ventura	19,537 00	39,074 00
San Joaquin	18,000 00	36,000 00
Stanislaus	30,000 00	60,000 00
Napa	4,250 00	8,500 00
Tulare	1,500 00	3,000 00
Santa Barbara	30,215 70	60,431 40
Solano	52,300 00	104,600 00
Contra Costa	108,957 00	217,934 00
Totals	\$2,291,707 91	\$4,611,553 30

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Company bonds, \$1,000 each	\$18,000 00	\$19,282 50	\$19,282 50
91 Temescal School District bonds, \$100 each	9,100 00	9,564 10	9,564 10
25 Red Bluff School District bonds, \$1,000 each	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Co.'s bonds, \$1,000 each	35,000 00	35,350 00	35,875 00
Totals	\$87,100 00*	\$90,767 01	\$91,292 01

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 Contra Costa Water Co.'s bonds, \$1,000 each	\$25,000 00	\$23,000 00	\$25,625 00
500 shares Spring Valley Waterworks, \$100 each	50,000 00	19,000 00	44,500 00
Totals	\$75,000 00	\$42,000 00	\$70,125 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at Oakland, County of Alameda, on the fifteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	97,285 26	Due depositors	2,181,803 27
Loans	2,251,251 73	Interest collected	19,217 91
Cash balance	20,763 98	Rents, exchange, etc.	308 00
Due from banks and bankers	105,100 22	Dividends unpaid	671 50
Furniture, fixtures, etc.	3,800 00	Profit and loss	13,798 44
Expenses, taxes, etc.	1,641 05	Other liabilities	18,718 21
Other assets	37 59		
Total resources	\$2,534,517 33	Total liabilities	\$2,534,517 33

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank of Oakland, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	3,431
2. Number of deposit accounts opened during past year	1,253
3. Number of deposit accounts closed during past year	874
4. Amount deposited during the past year	\$1,769,926 86
5. Amount withdrawn during the past year	\$1,411,089 25
6. Amount of dividends or interest to depositors for past year	\$92,069 78
7. Rate per cent per annum of such dividends or interest	Term. $4\frac{1}{2}$ per cent and 5 per cent respectively. Ordinary
8. Amount of dividends to stockholders for past year	\$21,000 00
9. Rate per cent per annum of same on paid up capital, average	7 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$169,420 75
12. Amount of net earnings during past year	\$121,851 42
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	April 17, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$9 93

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid in coin	\$225,500 00
Real estate taken for debt	4,219 90	Reserve fund	30,499 07
Loans on real estate	695,315 86	Profit and loss	42,197 76
Money on hand	75,196 72	Due depositors	574,591 61
Due from banks and bankers	76,020 26	Dividends unpaid	3,313 45
Furniture and fixtures	2,477 50		
Expenses	5,279 63		
Taxes	6,371 99		
Total resources	\$876,101 89	Total liabilities	\$876,101 89

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	68,543 shares.	G. M. Hayton	6,498 shares.
J. L. Huntoon	52,986 shares.	Sam'l Gottlieb	1,131 shares.
E. J. Croly	4,119 shares.	E. C. Atkinson	221 shares.
Wm. Johnston	1,056 shares.		

Total number of shares held by the Directors is 134,554 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$1,844 90	\$1,844 90
Sacramento	2,375 00	2,375 00
Totals	\$4,219 90	\$4,219 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$192,286 74	\$363,800 00
Washoe, Nevada	73,175 00	130,000 00
Placer	50,282 78	122,000 00
Tehama	81,293 86	192,800 00
Sutter	20,283 00	50,360 00
Sacramento	237,042 48	520,300 00
El Dorado	5,600 00	16,430 00
Butte	8,000 00	20,800 00
Amador	1,500 00	3,100 00
Yolo	6,000 00	10,000 00
Solano	12,300 00	24,000 00
Tulare	2,852 00	9,300 00
San Joaquin	4,700 00	8,600 00
Totals	\$695,315 86	\$1,472,090 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid in coin	\$225,500 00
Real estate taken for debt	4,219 90	Reserve fund	44,620 60
Loans on real estate	801,999 65	Profit and loss	26,941 57
Money on hand	57,638 09	Due depositors	591,642 11
Due from banks and bankers	6,384 09	Dividends unpaid	3,133 95
Furniture and fixtures	2,477 50		
Expenses	6,726 03		
Taxes	1,172 97		
Total resources	\$891,838 23	Total liabilities	\$891,838 23

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows :

Wm. Beckman	68,543 shares.	George M. Hayton	6,498 shares.
John L. Huntoon	46,711 shares.	Samuel Gottlieb	1,131 shares.
E. J. Croly	4,119 shares.	E. C. Atkinson	221 shares.
Wm. Johnston	1,056 shares.		
Total number of shares held by the Directors is		128,279 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$1,844 90	} \$4,219 90
Sacramento	2,375 00	
Totals	\$4,219 90	\$4,219 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$200,400 00	\$390,500 00
Colusa	198,511 21	392,400 00
Washoe (Nevada)	72,200 00	145,500 00
Placer	83,190 00	192,900 00
Tehama	105,900 00	212,500 00
Sutter	10,000 00	22,000 00
El Dorado	5,900 00	13,900 00
Butte	11,500 00	23,000 00
Amador	1,500 00	4,000 00
Yolo	5,000 00	13,000 00
Solano	24,400 00	52,000 00
Tulare	2,852 00	5,700 00
San Joaquin	4,700 00	8,600 00
Fresno	73,546 44	148,000 00
Totals	\$801,999 65	\$1,614,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Savings Bank, doing business at Sacramento, County of Sacramento, on the thirteenth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid up.....	\$225,500 00
Other real estate	4,219 90	Reserve fund	30,499 07
Loans on real estate.....	650,569 63	Due depositors	537,686 17
Cash balance	71,497 87	Interest collected.....	27,304 88
Due from banks and bankers.	89,377 10	Rents, exchange, etc.....	568 50
Furniture, fixtures, etc.....	2,477 50	Dividends unpaid	3,540 11
Expenses, taxes, etc.....	2,514 80	Profit and loss	6,686 30
		Other liabilities	91 77
Total resources.....	\$831,876 80	Total liabilities.....	\$831,876 80

STATISTICAL INFORMATION

Supplementary to the report of the People's Savings Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	878
2. Number of deposit accounts opened during past year	488
3. Number of deposit accounts closed during past year.....	268
4. Amount deposited during the past year	\$512,665 99
5. Amount withdrawn during the past year.....	\$380,786 37
6. Amount of dividends or interest to depositors for past year	\$18,608 96
7. Rate per cent per annum of such dividends or interest { Term	5 $\frac{1}{8}$ per cent.
8. Amount of dividends to stockholders for past year	Ordinary..... 4 $\frac{1}{8}$ per cent.
9. Rate per cent per annum of same on paid up capital	\$13,507 05
10. Amount added to reserve fund during past year.....	6 per cent.
11. Amount of gross earnings during past year.....	\$7,580 82
12. Amount of net earnings during past year.....	\$60,704 94
13. As of what date was an abstract made of balances due depositors, as shown by depositors' ledger.....	\$42,534 84
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	December 15.
	Nothing.

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	40,117 38	Reserve fund	50,368 78
Miscellaneous bonds and stocks	100 00	Profit and loss and contingent fund	19,422 05
Loans on real estate	2,671,369 80	Due depositors	2,571,081 39
Money on hand	250,475 73	Other liabilities (interest, rent, etc.)	158,481 21
Due from banks and bankers	45,445 88		
Expenses	21,844 64		
Total resources	\$3,049,353 43	Total liabilities	\$3,049,353 43

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. P. Coleman	705 shares.	F. R. Dray	350 shares.
P. Scheld	1,348 shares.	F. Birdsall	52 shares.
M. E. Ross	800 shares.		

Total number of shares held by the Directors is 3,255 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$16,345 53	\$35,000 00
Sacramento	5,198 48	5,500 00
San Joaquin	8,852 72	12,000 00
Calaveras	1,220 40	1,500 00
Stanislaus	3,000 25	3,500 00
Merced	5,500 00	6,500 00
Totals	\$40,117 38	\$64,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador.....	\$6,100 00	\$11,000 00
Butte.....	30,675 00	55,000 00
Colusa.....	415,787 07	800,000 00
Calaveras.....	7,150 65	13,000 00
El Dorado.....	8,075 00	14,000 00
Fresno.....	289,322 88	500,000 00
Kern.....	7,000 00	12,000 00
Mariposa.....	3,000 00	5,500 00
Merced.....	191,932 83	325,000 00
Nevada.....	10,546 12	18,000 00
Napa.....	800 00	1,500 00
Placer.....	75,351 00	140,000 00
Sutter.....	37,630 00	70,000 00
Solano.....	84,020 50	150,000 00
San Joaquin.....	82,016 00	150,000 00
Stanislaus.....	681,626 63	1,200,000 00
Sacramento.....	342,419 57	600,000 00
Tulare.....	289,318 67	500,000 00
Tuolumne.....	4,000 00	7,000 00
Tehama.....	23,947 88	40,000 00
Yuba.....	10,000 00	18,000 00
Yolo.....	70,650 00	125,000 00
Totals.....	\$2,671,369 80	\$4,755,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad bonds	\$5,000 00	\$100 00	\$4,500 00

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ...	40,795 36	Reserve fund	50,308 78
Loans on real estate	2,792,377 27	Profit and loss and contin-	
Money on hand	138,958 89	gent fund	46,732 60
Due from banks and bankers ..	34,642 26	Due depositors	2,597,106 33
Expenses	23,044 24	Other liabilities	55,610 31
Total resources	\$3,049,818 02	Total liabilities	\$3,049,818 02

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. P. Coleman.....	705 shares.	F. R. Dray	350 shares.
P. Scheld	1,348 shares.	F. Birdsall	52 shares.
M. E. Ross.....	800 shares.		

Total number of shares held by the Directors is.....3,255 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$3,700 00	\$7,000 00
Butte	31,625 92	60,000 00
Calaveras	5,950 00	12,000 00
Colusa	400,249 48	700,000 00
El Dorado	8,078 95	15,000 00
Fresno	409,058 45	710,000 00
Kern	7,000 00	12,000 00
Merced	201,913 33	370,000 00
Mariposa	3,000 00	5,500 00
Nevada	10,846 12	18,000 00
Napa	800 00	1,500 00
Placer	75,650 00	140,000 00
Stanislaus	668,815 77	1,200,000 00
Sacramento	331,787 42	600,000 00
San Joaquin	86,351 00	150,000 00
Sutter	36,239 06	70,000 00
Solano	82,024 25	150,000 00
Tulare	323,662 52	600,000 00
Tehama	24,100 00	45,000 00
Tuolumne	875 00	1,500 00
Yolo	70,650 00	140,000 00
Yuba	10,000 00	18,000 00
Totals	\$2,792,377 27	\$5,025,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sacramento Bank, doing business at Sacramento, County of Sacramento, on the tenth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up.....	\$250,000 00
Other real estate	35,224 55	Reserve fund	53,731 68
Invested in stocks, bonds, and warrants	100 00	Due depositors	2,562,234 14
Loans on real estate	2,583,514 24	Interest collected	111,078 42
Cash balance	233,676 61	Rents, exchange, etc.	10,001 62
Due from banks and bankers.	153,354 81	Profit and loss	49,683 02
Expenses, taxes, etc.	13,679 95	Other liabilities	2,821 28
Total resources	\$3,039,550 16	Total liabilities	\$3,039,550 16

STATISTICAL INFORMATION

Supplementary to the report of the Sacramento Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	3,233
2. Number of deposit accounts opened during past year	1,003
3. Number of deposit accounts closed during past year	692
4. Amount deposited during the past year	\$1,255,870 00
5. Amount withdrawn during the past year	\$1,078,871 00
6. Amount of dividends or interest to depositors for past year	\$97,708 00
7. Rate per cent per annum of such dividends or interest.....	Term..... 5 per cent.
	Ordinary .. 3½ per cent.
8. Amount of dividends to stockholders for past year	\$12,500 00
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$213,294 00
12. Amount of net earnings during past year	\$135,469 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Nov. 1, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE
SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March —, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	5,520 00	Reserve fund	10,500 00
Loans on real estate	344,695 02	Profit and loss	7,947 51
Money on hand	22,049 97	Due depositors	374,890 31
Due from banks and bankers	34,072 83		
Furniture and fixtures	1,000 00		
Total resources	\$413,337 82	Total liabilities	\$413,337 82

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	41 shares.	J. D. Chace	1 share.
P. B. Fagen	129 shares.	B. F. Porter	35 shares.
L. Schwartz	96 shares.	J. D. Phelan	5 shares.
R. Thompson	21 shares.		

Total number of shares held by the Directors is 328 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$264,865 02	\$350,000 00
San Mateo	20,500 00	40,000 00
Monterey	21,570 00	45,000 00
Ventura	12,760 00	20,000 00
Tacoma, W. T.	25,000 00	75,000 00
Totals	\$344,695 02	\$530,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
138 shares stock Bank of Santa Cruz County ..	\$5,520 00	\$5,520 00	\$6,900 00

SEMI-ANNUAL REPORT OF THE

•SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March —, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	3,280 00	Reserve fund	11,000 00
Loans on real estate	359,208 27	Profit and loss	14,584 31
Money on hand	13,685 68	Due depositors	375,589 64
Due from banks and bankers	38,000 00		
Furniture and fixtures	1,000 00		
Total resources	\$421,173 95	Total liabilities	\$421,173 95

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	41 shares.	J. D. Chace	1 share.
P. B. Fagen	129 shares.	J. D. Phelan	5 shares.
L. Schwartz	96 shares.	B. F. Porter	35 shares.
F. H. Runge	9 shares.		

Total number of shares held by the Directors is 316 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$283,178 27	\$350,000 00
San Mateo	20,500 00	40,000 00
Ventura	8,960 00	15,000 00
Monterey	21,570 00	45,000 00
Tacoma (W. T.)	25,000 00	75,000 00
Totals	\$359,208 27	\$525,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
82 shares stock Bank of Santa Cruz County ...	\$3,280 00	\$3,280 00	\$4,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the seventh day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up	\$20,000 00
Invested in stocks, bonds, and warrants	5,520 00	Reserve fund	10,500 00
Loans on real estate	345,195 02	Due depositors	370,805 40
Cash balance	18,178 48	Interest collected	719 75
Due from banks and bankers	34,072 83	Profit and loss	7,941 18
Furniture, fixtures, etc.	1,000 00		
Total resources	\$409,966 33	Total liabilities	\$409,966 33

STATISTICAL INFORMATION

Supplementary to the report of the Santa Cruz Bank of Savings and Loan, Santa Cruz, California, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	626
2. Number of deposit accounts opened during past year	305
3. Number of deposit accounts closed during past year	209
4. Amount deposited during the past year	\$369,399 08
5. Amount withdrawn during the past year	\$277,463 60
6. Amount of dividends or interest to depositors for past year	\$11,059 41
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	\$2,000
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$1,000
11. Amount of gross earnings during past year	\$25,653 56
12. Amount of net earnings during past year	\$6,903 73
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 10, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$99 18

SEMI-ANNUAL REPORT OF THE

CITY SAVINGS BANK—SANTA CRUZ.

[Incorporated December 6, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. C. HOFFMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$153,080 50	Capital paid in coin.....	\$2,900 00
Money on hand.....	12,108 75	Profit and loss.....	4,382 63
Furniture and fixtures.....	455 45	Due depositors.....	159,943 97
Expenses and taxes.....	1,581 90		
Total resources.....	\$167,226 60	Total liabilities.....	\$167,226 60

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$29,000; amount paid in coin is \$2,900. The total number of shares of stock issued is 290 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin.....	30 shares.	J. L. Green.....	20 shares.
F. A. Hihn.....	50 shares.	W. J. Nash.....	10 shares.
A. Russell.....	10 shares.	I. L. Thurber.....	20 shares.
J. Sylvar.....	10 shares.		
Total number of shares held by the Directors is.....		150 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$149,080 50	\$300,000 00
Monterey.....	4,000 00	8,000 00
Totals.....	\$153,080 50	\$308,000 00

SEMI-ANNUAL REPORT OF THE

CITY SAVINGS BANK—SANTA CRUZ.

[Incorporated December 6, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

CHAS. STEINMETZ, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$144,230 50	Capital paid in coin.....	\$3,250 00
Money on hand.....	5,187 87	Profit and loss.....	6,095 24
Furniture and fixtures.....	455 45	Due depositors.....	142,576 44
Expenses.....	2,047 86		
Total resources.....	\$151,921 68	Total liabilities.....	\$151,921 68

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$32,500; amount paid in coin is \$3,250. The total number of shares of stock issued is 325 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin.....	30 shares.	J. Sylvar	10 shares.
F. A. Hihn.....	50 shares.	J. S. Green	20 shares.
A. Russell.....	10 shares.	I. L. Thurber.....	20 shares.
C. Hoffmann.....	20 shares.		

Total number of shares held by the Directors is 160 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$140,230 50	\$300,000 00
Monterey.....	4,000 00	14,000 00
Totals	\$144,230 50	\$314,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Savings Bank, doing business at Santa Cruz, County of Santa Cruz, on the eighth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$150,580 50	Capital paid up.....	\$2,900 00
Cash balance.....	18,480 71	Due depositors	167,146 82
Furniture, fixtures, etc.....	455 45	Interest collected.....	1,101 64
Expenses, taxes, etc.....	1,631 80		
Total resources.....	\$171,148 46	Total liabilities.....	\$171,148 46

STATISTICAL INFORMATION

Supplementary to the report of the City Savings Bank, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889.....	300
2. Number of deposit accounts opened during past year.....	389
3. Number of deposit accounts closed during past year.....	89
4. Amount deposited during the past year.....	\$230,000 00
5. Amount withdrawn during the past year.....	\$70,000 00
6. Amount of dividends or interest to depositors for past year.....	\$3,285 15
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	None.
10. Amount added to reserve fund during past year.....	None.
11. Amount of gross earnings during past year.....	None.
12. Amount of net earnings during past year.....	None.
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 27, 1888.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE
SAN DIEGO SAVINGS BANK.

[Incorporated April 15, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

O. J. STOUGH, President.

M. T. GILMORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,000 00	Capital paid in coin	\$10,200 00
Due from banks and bankers..	16,520 44	Profit and loss	124 40
Expenses.....	234 30	Due depositors	10,430 34
Total resources.....	\$20,754 74	Total liabilities.....	\$20,754 74

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$10,200. The total number of shares of stock issued is 1,020 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jacob Gruendike	200 shares.	M. Sherman	100 shares.
W. W. Whitney	200 shares.	O. J. Stough	200 shares.
J. H. Braly	200 shares.	N. H. Conklin	50 shares.
Jerry Toles	25 shares.		

Total number of shares held by the Directors is 975 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$4,000 00	\$20,000 00

SEMI-ANNUAL REPORT OF THE
SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 12, 1886.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. W. MORSE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$148,113 68	Capital paid in coin.....	\$10,000 00
Loans on stocks, bonds, and warrants.....	14,000 00	Profit and loss.....	1,451 98
Money on hand.....	22,119 51	Due depositors.....	177,032 26
Due from banks and bankers.....	7,600 28	Other liabilities—interest collected.....	6,471 34
Expenses.....	1,093 42		
Taxes.....	2,028 69		
Total resources.....	\$194,955 58	Total liabilities.....	\$194,955 58

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Bryant Howard.....	216 shares.	John Ginty.....	46 shares.
J. H. Barbour.....	21 shares.	O. S. Witherby.....	115 shares.
E. W. Morse.....	21 shares.	James McCoy.....	35 shares.
H. Mabury.....	204 shares.		
Total number of shares held by the Directors is.....		658 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$148,113 68	\$300,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
55 shares Bank of Oceanside.....	\$5,500 00	\$4,000 00	\$5,500 00
300 shares San Diego Flume Company.....	30,000 00	10,000 00	15,000 00
Totals.....	\$35,500 00	\$14,000 00	\$20,500 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 12, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. W. MORSE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$132,392 65	Capital paid in coin.....	\$10,000 00
Loans on stocks, bonds, and warrants.....	33,975 01	Profit and loss and contingent fund.....	251 98
Money on hand.....	122,714 88	Due depositors.....	277,062 33
Due from banks and bankers.....	3,411 06	Dividends unpaid.....	9,499 97
Expenses.....	1,877 67		
Taxes.....	2,443 01		
Total resources.....	\$296,814 28	Total liabilities.....	\$296,814 28

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Bryant Howard.....	216 shares.	John Ginty.....	46 shares.
J. H. Barbour.....	21 shares.	O. S. Witherby.....	115 shares.
E. W. Morse.....	21 shares.	James McCoy.....	35 shares.
H. Mabury.....	204 shares.		
Total number of shares held by the Directors is.....		658 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$132,392 65	\$400,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
55 shares Bank of Oceanside.....	\$5,500 00	\$4,000 00	\$5,500 00
2,265 shares San Diego Flume Company.....	226,500 00	28,116 40	90,600 00
45 shares Escondido Land and Town Company.....	4,500 00	1,800 00	2,700 00
Totals.....	\$236,500 00	\$33,916 40	\$98,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of San Diego County, doing business at San Diego, County of San Diego, on the second day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$136,757 05	Capital paid up.....	\$10,000 00
Cash balance.....	3,442 69	Due depositors.....	171,114 79
Due from banks and bankers.....	41,547 70	Interest collected.....	1,067 11
Expenses, taxes, etc.....	1,886 44	Profit and loss.....	1,451 98
Total resources.....	\$183,633 88	Total liabilities.....	\$183,633 88

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of San Diego County, doing business at San Diego, County of San Diego, on the twenty-first day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$166,309 05	Capital paid up.....	\$10,000 00
Cash balance.....	2,167 87	Due depositors.....	274,588 69
Due from banks and bankers.....	121,669 67	Interest collected.....	9,501 60
Expenses, taxes, etc.....	4,195 68	Profit and loss.....	251 98
Total resources.....	\$294,342 27	Total liabilities.....	\$294,342 27

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of San Diego County, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	586
2. Number of deposit accounts opened during past year	936
3. Number of deposit accounts closed during past year.....	1,098
4. Amount deposited during the past year	\$348,397 00
5. Amount withdrawn during the past year.....	\$316,413 00
6. Amount of dividends or interest to depositors for past year	\$5,819 66
7. Rate per cent per annum of such dividends or interest { Term	6 per cent.
Ordinary.....	4½ per cent.
8. Amount of dividends to stockholders for past year.....	\$1,200 00
9. Rate per cent per annum of same on paid up capital	12 per cent.
10. Amount added to reserve fund during past year.....	\$1,451 98
11. Amount of gross earnings during past year.....	\$16,250 36
12. Amount of net earnings during past year	\$1,736 96
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

*Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.***M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.**

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	61,895 26	Reserve fund.....	84,000 00
Miscellaneous bonds and stocks.....	158,743 75	Due depositors.....	1,259,335 53
County warrants.....	2,173 67		
Loans on real estate.....	706,367 41		
Loans on stocks, bonds, and warrants.....	101,300 00		
Loans on other securities (grain, etc.).....	5,478 20		
Loans on personal security...	139,363 73		
Money on hand.....	57,452 65		
Due from banks and bankers.	156,166 46		
Furniture and fixtures.....	4,000 00		
Other assets (accrued interest).	25,394 40		
Total resources.....	\$1,643,335 53	Total liabilities.....	\$1,643,335 53

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin.....	4,000 shares.	James Gillon.....	500 shares.
Return Roberts.....	1,000 shares.	J. E. Auzerais.....	200 shares.
M. Malarin.....	1,000 shares.		
Total number of shares held by the Directors is.....		6,700 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$616,232 52	\$1,350,940 00
Sacramento.....	54,748 89	95,000 00
Monterey.....	13,050 00	45,000 00
Los Angeles.....	10,000 00	18,000 00
Solano.....	12,336 00	45,000 00
Totals.....	\$706,367 41	\$1,553,940 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$50,300 00	\$61,895 26	} \$220,639 01
Los Angeles City bonds	105,000 00	107,050 00	
Spring Valley Water Company bonds	34,000 00	42,160 00	
Park and Ocean Railroad Company bonds	5,000 00	5,847 50	
Market Street Cable Railroad Company bonds	3,000 00	3,686 25	
Totals	\$197,300 00	\$229,639 01	\$220,639 01

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Commercial and Savings Bank, San José	\$1,000 00	\$100 00	\$500 00
17 shares First National Bank, San José	1,700 00	1,200 00	2,125 00
120 bonds Galveston, Harrisburg, and San Antonio Railroad Company, \$1,000 each	120,000 00	100,000 00	114,000 00
Totals	\$122,700 00	\$101,300 00	\$116,625 00

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and safe deposit vault	\$225,000 00	Capital paid in coin	\$300,000 00
United States bonds	54,200 00	Reserve fund	95,000 00
Miscellaneous bonds and stocks	212,910 00	Due depositors	1,271,867 09
Loans on real estate	710,973 85	Tax account (contingent)	5,953 55
Loans on stocks, bonds, and warrants	100,100 00		
Loans on other securities (grain, etc.)	1,200 00		
Loans on personal security	98,777 06		
Money on hand	62,236 81		
Due from banks and bankers	181,261 86		
Furniture and fixtures	4,000 00		
Other assets (interest accrued)	22,160 16		
Total resources	\$1,672,820 64	Total liabilities	\$1,672,820 64

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	A. E. Wilder	100 shares.
Return Roberts	1,000 shares.	C. W. Quilty	150 shares.
M. Malarin	1,500 shares.	Adam Riehl	200 shares.
J. E. Auzeais	200 shares.		

Total number of shares held by the Directors is..... 7,150 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$621,174 96	\$1,350,000 00
Sacramento	54,748 89	95,000 00
Monterey	13,050 00	45,000 00
Los Angeles	10,000 00	18,000 00
Solano	12,000 00	45,000 00
Totals	\$710,973 85	\$1,553,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$42,300 00	\$54,200 00	} \$267,110 00
Los Angeles City bonds	105,000 00	106,000 00	
Spring Valley Water Company's bonds	34,000 00	42,160 00	
Park and Ocean Railroad Company's bonds	5,000 00	6,000 00	
Market Street Cable Railroad Company's bonds	3,000 00	3,750 00	
Omnibus Cable Railroad Company's bonds	50,000 00	55,000 00	} \$267,110 00
Totals	\$239,300 00	\$267,110 00	\$267,110 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Commercial and Savings Bank, San José	\$1,000 00	\$100 00	\$500 00
120 bonds Galveston, Harrisburg, and San Antonio Railroad Company, \$1,000 each	120,000 00	100,000 00	114,000 00
Totals	\$121,000 00	\$100,100 00	\$114,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the twenty-fifth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$225,000 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	275,216 14	Reserve fund	84,000 00
Loans and discounts	960,391 17	Due depositors	1,250,111 26
Cash balance	38,015 40	Due banks and bankers	3,733 54
Due from banks and bankers	127,033 69	Interest collected	6,714 52
Furniture, fixtures, etc.	4,000 00	Rents, exchange, etc.	3,821 90
Expenses, taxes, etc.	1,957 97		
Other assets (accrued interest)	16,766 85		
Total resources	\$1,648,381 22	Total liabilities	\$1,648,381 22

STATISTICAL INFORMATION

Supplementary to the report of the San José Safe Deposit Bank of Savings, on the morning of January 1, 1889.

1. Number of deposit accounts open January 1, 1889	1,563
2. Number of deposit accounts opened during past year	1,047
3. Number of deposit accounts closed during past year	494
4. Amount deposited during the past year	\$4,759,304 06
5. Amount withdrawn during the past year	\$4,569,693 77
6. Amount of dividends or interest to depositors for past year	\$35,574 49
7. Rate per cent per annum of such dividends or interest { Term	4 1/2% per cent.
8. Amount of dividends to stockholders for past year	4 1/2% per cent.
9. Rate per cent per annum of same on paid up capital	\$24,000 00
10. Amount added to reserve fund during past year	8 per cent.
11. Amount of gross earnings during past year	
12. Amount of net earnings during past year	\$118,214 63
13. As of what date was an abstract made of balances due the depositors, as shown by the depositors' ledger	\$48,593 62
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Dec. 31, 1888.
	None.

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK OF SAN JOSÉ.

[Incorporated November 30, 1889.]

Showing its Financial Condition on the Morning of July 1, 1889, as sworn by the Officers of the Bank.

W. S. THORNE, President.

H. W. WRIGHT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$108 40	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	71,391 00	Profit and loss.....	1,040 81
Loans on stocks, bonds, and warrants	25,200 93	Due depositors	53,336 83
Money on hand	5,177 31		
Furniture and fixtures	2,500 00		
Total resources.....	\$104,377 64	Total liabilities	\$104,377 64

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. E. Averrett.....	25 shares.	Wm. H. Wright.....	200 shares.
S. N. Johnston	40 shares.	A. McDonald.....	35 shares.
Henry W. Edwards	20 shares.	W. S. Thorne.....	100 shares.

Total number of shares held by the Directors is 420 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$71,391 00	\$387,550 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrant on Santa Clara County.....	\$108 40	\$108 40	\$108 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Building and Loan Association (635 shares).....	\$38,100 00	\$25,200 93	\$46,450 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at San José, County of Santa Clara, on the twenty-sixth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$134 50	Capital paid up	\$46,725 00
Loans on real estate	57,861 00	Due depositors	16,730 96
Cash balance	2,677 45	Interest collected	371 72
Due from banks and bankers	977 56		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	378 32		
Other assets	298 85		
Total resources	\$63,827 68	Total liabilities	\$63,827 68

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$14,593 61	Capital paid in coin	\$75,080 00
Miscellaneous bonds and stocks	67 90	Reserve fund	5,000 00
Loans on real estate	124,398 00	Profit and loss	9,577 26
Loans on stocks, bonds, and warrants	51,670 00	Due depositors	171,310 77
Loans on other securities (grain, etc.)	887 00	Other liabilities (miscellaneous account)	364 72
Money on hand	38,572 77		
Due from banks and bankers	29,643 47		
Furniture and fixtures	1,500 00		
Total resources	\$261,332 75	Total liabilities	\$261,332 75

DETAILS.

The amount of capital stock is \$75,080; amount subscribed is \$187,700; amount paid in coin is \$75,080. The total number of shares of stock issued is 1,877 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows :

E. J. Wilson	268 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	G. W. Wilson	5 shares.
F. W. Dillon	20 shares.		

Total number of shares held by the Directors is 784 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Solano	\$14,593 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$123,344 00	\$220,000 00
Fresno	1,054 00	3,500 00
Totals	\$124,398 00	\$223,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County school warrant requisition.	\$70 00	\$67 90	\$70 00

SEMI-ANNUAL REPORT OF THE

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSON-VILLE.

[Incorporated July 19, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$24,900 00	Capital paid in coin	\$10,000 00
Due from banks and bankers.....	8,554 20	Profit and loss.....	42 50
Expenses.....	365 45	Due depositors	23,777 15
Total resources.....	\$33,819 65	Total liabilities	\$33,819 65

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Lewis	100 shares.	A. B. Chalmers.....	100 shares.
P. McAllister.....	100 shares.	W. R. Porter	36 shares.
J. T. Porter.....	100 shares.		

Total number of shares held by the Directors is 436 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$15,100 00	\$32,000 00
Santa Cruz	9,800 00	19,000 00
Totals	\$24,900 00	\$41,000 00

SEMI-ANNUAL REPORT OF THE

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSONVILLE.

[Incorporated July 19, 1888.]

*Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank. **

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$42,500 00	Capital paid in coin.....	\$10,000 00
Due from banks and bankers.....	5,932 73	Profit and loss.....	555 40
Other assets (interest).....	442 15	Due depositors.....	38,319 48
Total resources.....	\$48,874 88	Total liabilities.....	\$48,874 88

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Lewis	112 shares.	A. B. Chalmers.....	100 shares.
J. T. Porter.....	162 shares.	W. R. Porter	44 shares.
P. McAllister.....	100 shares.		
Total number of shares held by the Directors is.....		518 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$17,150 00	\$35,000 00
Monterey.....	25,350 00	37,000 00
Totals	\$42,500 00	\$72,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pajaro Valley Savings and Loan Society, doing business at Watsonville, County of Santa Cruz, on the ninth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on mortgage.....	\$26,500 00	Capital paid up.....	\$10,000 00
Cash balance due from Pajaro Valley Bank Treasurer.....	8,659 70	Due depositors	25,487 65
Expenses, taxes, etc.....	370 45	Other liabilities.....	42 50
Total resources.....	\$35,530 15	Total liabilities	\$35,530 15

Supplementary to the report of the Pajaro Valley Savings and Loan Society, Watsonville, on the morning of January 1, 1889.

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SEMI-ANNUAL REPORT OF THE

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSONVILLE.

[Incorporated July 19, 1888.]

*Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank. **

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$42,500 00	Capital paid in coin.....	\$10,000 00
Due from banks and bankers..	5,932 73	Profit and loss.....	555 40
Other assets (interest).....	442 15	Due depositors.....	38,319 48
Total resources.....	\$48,874 88	Total liabilities.....	\$48,874 88

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Lewis	112 shares.	A. B. Chalmers.....	100 shares.
J. T. Porter.....	162 shares.	W. R. Porter	44 shares.
P. McAllister.....	100 shares.		
Total number of shares held by the Directors is.....		518 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$17,150 00	\$35,000 00
Monterey.....	25,350 00	37,000 00
Totals	\$42,500 00	\$72,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pajaro Valley Savings and Loan Society, doing business at Watsonville, County of Santa Cruz, on the ninth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on mortgage.....	\$25,500 00	Capital paid up.....	\$10,000 00
Cash balance due from Pajaro Valley Bank Treasurer.....	8,859 70	Due depositors.....	25,487 65
Expenses, taxes, etc.....	370 45	Other liabilities.....	42 50
Total resources.....	\$35,530 15	Total liabilities	\$35,530 15

SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF

COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

SEMI-ANNUAL REPORT OF THE

BANK OF ALAMEDA.

[Incorporated October 31, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$369 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	13,218 76	Reserve fund	18,042 53
Loans on real estate	118,263 00	Due depositors	156,456 22
Loans on personal security	91,814 13	Dividends unpaid	241 00
Money on hand	29,247 37		
Due from banks and bankers	15,498 12		
Furniture and fixtures	2,870 68		
Expenses	3,242 65		
Taxes	216 04		
Total resources	\$274,739 75	Total liabilities	\$274,739 75

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Sevening	29 shares.	A. Schroeder	10 shares.
Dell Linderman	27 shares.	D. L. Randolph	20 shares.
R. R. Thompson	231 shares.	J. H. Cary	25 shares.
James Knowland	117 shares.		

Total number of shares held by the Directors is 459 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$369 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$118,263 00	\$236,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona bonds	\$12,000 00	\$13,218 76	\$13,080 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Alameda, doing business at Alameda, County of Alameda, on the sixth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$369 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	14,718 76	Reserve fund.....	11,047 12
Loans and discounts	196,879 67	Due depositors	132,065 58
Cash balance	22,169 79	Interest collected.....	4,887 06
Due from banks and bankers	8,052 68	Rents, exchange, etc.....	65 75
Furniture, fixtures, etc.....	2,870 68	Dividends unpaid	346 00
Expenses, taxes, etc.	2,745 48		
Other assets.....	605 45		
Total resources.....	\$248,411 51	Total liabilities	\$248,411 51

SEMI-ANNUAL REPORT OF THE

ALHAMBRA BANK.

[Incorporated October 10, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,363 07	Capital paid in coin.....	\$21,900 00
Loans on real estate.....	7,966 22	Profit and loss and contin-	
Loans on personal security...	9,839 75	gent fund.....	755 28
Money on hand	1,873 24	Due depositors	25,745 21
Due from banks and bankers.	16,940 63		
Furniture and fixtures	1,500 00		
Expenses.....	917 58		
Total resources.....	\$48,400 49	Total liabilities.....	\$48,400 49

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$87,600; amount paid in coin is \$21,900. The total number of shares of stock issued is 876 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

James Wayne.....	10 shares.	J. M. Elliott.....	55 shares.
T. Earley.....	80 shares.	F. Edward Gray.....	70 shares.
T. J. Stuart.....	20 shares.	J. A. Green.....	120 shares.
S. B. Kingsley	20 shares.	James McLaren.....	200 shares.
G. B. Adams.....	30 shares.		
Total number of shares held by the Directors is.....			
605 shares.			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$600 00	\$3,000 00
San Diego	1,666 00	3,500 00
San Diego	1,500 00	5,000 00
San Diego	600 00	3,000 00
Los Angeles.....	1,000 00	2,500 00
Los Angeles.....	650 00	1,500 00
Los Angeles.....	500 00	1,000 00
Los Angeles.....	1,450 22	6,000 00
Totals	\$7,966 22	\$25,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Alhambra Bank, doing business at Alhambra, County of Los Angeles, on the seventh day of June, 1889, at the close of business

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,352 47	Capital paid up	\$21,900 00
Loans and discounts	13,440 54	Due depositors	27,695 76
Cash balance	4,352 23	Interest collected	202 61
Due from banks and bankers	23,492 01	Profit and loss	388 02
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	529 58		
Total resources	\$50,186 39	Total liabilities	\$50,186 39

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

GEO. V. HERR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	13,612 27	Reserve fund	10,000 00
Loans on real estate	18,450 00	Profit and loss	3,949 09
Loans on personal security	79,301 59	Due depositors	77,466 81
Money on hand	9,069 48	Due banks and bankers	16,101 20
Due from banks and bankers	783 76		
Furniture and fixtures	2,000 00		
Total resources	\$127,517 10	Total liabilities	\$127,517 10

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	H. Mabury	485 shares.
W. K. James	10 shares.	P. James	485 shares.
E. F. Spence	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$13,612 27	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$18,450 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

GEORGE V. HERR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	18,740 14	Reserve fund	10,000 00
Miscellaneous bonds and stocks	3,500 00	Profit and loss	3,950 83
Loans on real estate	17,500 00	Due depositors	111,751 45
Loans on personal security	52,152 66		
Money on hand	10,072 78		
Due from banks and bankers	37,436 70		
Furniture and fixtures	2,000 00		
Total resources	\$145,702 28	Total liabilities	\$145,702 28

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	E. F. Spence	10 shares.
W. K. James	10 shares.	Plez James	485 shares.
Hiram Mabury	485 shares.		

Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$18,740 14	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$17,500 00	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Orange, on the fourteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid up.....	\$20,000 00
Other real estate.....	15,612 27	Reserve fund.....	10,000 00
Loans and discounts.....	103,752 52	Due depositors	115,896 22
Cash balance	8,442 20	Interest collected.....	3,005 20
Due from banks and bankers.	14,123 08	Rents, exchange, etc.....	31 50
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	702 85		
Total resources.....	\$148,932 92	Total liabilities.....	\$148,932 92

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Orange, on the twenty-first day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid up.....	\$20,000 00
Other real estate.....	18,740 14	Reserve fund.....	10,000 00
Invested in stocks, bonds, and warrants	3,500 00	Due depositors	108,608 80
Loans and discounts	79,345 70	Interest collected.....	5,642 17
Cash balance	7,225 56	Rents, exchange, etc.....	179 62
Due from banks and bankers.	26,933 94		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	2,385 25		
Total resources.....	\$144,430 59	Total liabilities.....	\$144,430 59

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$1,176 60	Capital paid in coin	\$40,000 00
Loans on real estate	49,033 34	Profit and loss	9,952 25
Loans on stocks, bonds, and warrants	12,520 00	Due depositors	97,595 52
Loans on personal security	69,245 20	Due banks and bankers	4,662 50
Money on hand	14,785 63		
Due from banks and bankers	749 47		
Furniture and fixtures	934 20		
Other assets (interest accrued)	3,765 83		
Total resources	\$152,210 27	Total liabilities	\$152,210 27

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Bair	260 shares.	J. C. Bull, Jr.	10 shares.
Wesley W. Stone	225 shares.	G. H. Tilley	5 shares.
A. Brizard	25 shares.	Robert Searles	5 shares.
O. H. Spring	10 shares.		

Total number of shares held by the Directors is 540 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$49,033 34	\$90,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares Western Redwood Company	\$90,000 00	\$10,000 00	\$10,500 00
300 shares Western Redwood Company	30,000 00	2,000 00	3,500 00
200 shares Del Norte Land and Lumber Co.	10,000 00	520 00	4,000 00
Totals	\$130,000 00	\$12,520 00	\$18,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,433 64	Capital paid in coin	\$40,000 00
Loans on real estate.....	37,340 00	Profit and loss	14,479 35
Loans on stocks, bonds, and warrants	17,764 65	Due depositors	108,937 07
Loans on personal security	87,903 85	Due banks and bankers.....	1,623 11
Money on hand	13,155 94		
Due from banks and bankers.....	1,412 25		
Furniture and fixtures	934 20		
Other assets (interest accrued)	2,095 00		
Total resources	\$165,039 53	Total liabilities	\$165,039 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. H. Spring	10 shares.	Robert Searles	5 shares.
J. C. Bull, Jr.	10 shares.	Thomas Bair	260 shares.
A. Brizard	25 shares.	Wesley W. Stone.....	225 shares.
G. H. Tilley	5 shares.		
Total number of shares held by the Directors is			540 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$4,433 64	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$37,340 00	\$65,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares The Western Redwood Company...	\$90,000 00	\$10,000 00	\$10,500 00
300 shares The Western Redwood Company...	30,000 00	2,480 00	3,500 00
1,240 shares Eureka Street Railroad Company.	24,800 00	4,264 65	10,000 00
200 shares Del Norte Land and Lumber Co....	10,000 00	1,020 00	4,000 00
Totals	\$154,800 00	\$17,754 65	\$28,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Arcata, doing business at Arcata, County of Humboldt, on the fourth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$138,189 11	Capital paid up.....	\$40,000 00
Cash balance	14,947 89	Due depositors	105,994 97
Due from banks and bankers.	5,110 51	Due banks and bankers	4,746 32
Furniture, fixtures, etc.....	934 20	Interest collected.....	3,009 00
Expenses, taxes, etc.....	755 00	Profit and loss.....	6,186 42
Total resources.....	\$159,936 71	Total liabilities	\$159,936 71

SEMI-ANNUAL REPORT OF THE
PLACER COUNTY BANK—AUBURN.

[Incorporated October 20, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,901 98	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	5,060 00	Reserve fund	3,000 00
County warrants	40,090 40	Due depositors	127,408 57
Loans on real estate	26,059 36		
Loans on personal security	13,416 75		
Money on hand	9,119 68		
Due from banks and bankers	44,328 29		
Furniture and fixtures	2,302 69		
Other assets	2,129 42		
Total resources	\$150,408 57	Total liabilities	\$150,408 57

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	525 shares.	J. H. Neff	50 shares.
A. Abbott	150 shares.	A. Huntley	50 shares.
D. W. Lubeck	100 shares.		

Total number of shares held by the Directors is 875 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer County	\$26,059 36	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Newcastle school bonds	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Placer County warrants	\$40,090 40	\$40,090 40	\$40,090 40

SEMI-ANNUAL REPORT OF THE

PLACER COUNTY BANK—AUBURN.

[Incorporated October 20, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

F. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,896 48	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	4,500 00	Reserve fund	3,000 00
County warrants	17,226 14	Due depositors	84,650 43
Loans on real estate	26,200 00	Other liabilities (interest)	1,226 48
Loans on personal security ..	18,782 81		
Money on hand	12,397 35		
Due from banks and bankers ..	17,749 35		
Furniture and fixtures	2,306 19		
Expenses	1,312 38		
Other assets (telephone line) ..	506 21		
Total resources	\$108,876 91	Total liabilities	\$108,876 91

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	575 shares.	J. H. Neff	50 shares.
A. Abbott	150 shares.	A. Huntley	50 shares.
D. W. Lubeck	100 shares.		

Total number of shares held by the Directors is.....925 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$26,200 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Newcastle school bonds	\$4,500 00	\$4,500 00	\$4,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Placer County warrants	\$17,226 11	\$17,226 11

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Placer County Bank, doing business at Auburn, County of Placer, on the twenty-second day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,896 48	Capital paid up	\$20,000 00
Invested in stocks, bonds, and warrants	21,171 14	Reserve fund	3,000 00
Loans and discounts	51,791 41	Due depositors	94,290 12
Cash balance	25,038 52	Due banks and bankers	973 18
Due from banks and bankers	8,971 33	Interest collected	290 91
Furniture, fixtures, etc.	2,306 19	Rents, exchange, etc.	200 55
Expenses, taxes, etc.	944 15		
Other assets {	99 33		
	506 21		
Total resources	\$118,724 76	Total liabilities	\$118,724 76

SEMI-ANNUAL REPORT OF THE
KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,457 60	Capital paid in coin	\$53,000 00
Real estate taken for debt	14,631 01	Reserve fund	47,000 00
County warrants	6,581 86	Profit and loss	15,369 22
Loans on real estate	32,048 93	Due depositors	226,417 80
Loans on personal security	207,795 53	Dividends unpaid	840 00
Money on hand	18,967 00		
Due from banks and bankers	46,469 73		
Furniture and fixtures	2,000 00		
Expenses	1,193 67		
Other assets	8,481 69		
Total resources	\$342,627 02	Total liabilities	\$342,627 02

DETAILS.

The amount of capital stock is \$53,000; amount subscribed is \$53,000; amount paid in coin is \$53,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	68 shares.	H. Hirshfeld	2 shares.
Hiram Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	65 shares.		

Total number of shares held by the Directors is 278 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,631 01	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$32,048 93	\$85,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Kern County warrants	\$6,581 86	Par and Interest.

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,595 94	Capital paid in coin	\$100,000 00
Real estate taken for debt	14,631 01	Reserve fund	10,000 00
County warrants	1,015 61	Profit and loss	13,219 90
Loans on real estate	39,446 80	Due depositors	152,943 54
Loans on personal security	213,693 20	Due banks and bankers	37,277 55
Money on hand	12,634 50	Dividends unpaid	1,764 00
Due from banks and bankers	935 34		
Furniture and fixtures	4,008 74		
Expenses	1,477 68		
Other assets (accrued interest)	6,766 17		
Total resources	\$315,204 99	Total liabilities	\$315,204 99

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	136 shares.	H. Hirshfeld	9 shares.
Hiram Hughes	280 shares.	A. Weill	6 shares.
H. A. Blodget	130 shares.		
Total number of shares held by the Directors is		561 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,631 01	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$39,446 80	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Kern County warrants	\$1,015 61	\$1,015 61

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the twenty-fifth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,725 00	Capital paid up.....	\$53,000 00
Other real estate (\$13,000 sold)	14,631 01	Reserve fund.....	47,000 00
Invested in stocks, bonds, and warrants	1,743 01	Due depositors	109,172 69
Loans and discounts	213,292 14	Due banks and bankers.....	31,344 86
Cash balance	11,178 94	Interest collected.....	6 26
Due from banks and bankers.....	623 80	Rents, exchange, etc.....	183 20
Furniture, fixtures, etc.....	2,000 00	Dividends unpaid	924 00
Expenses, taxes, etc.....	17 20	Profit and loss.....	8,943 63
Other assets (interest account)	4,363 54		
Total resources	\$250,574 64	Total liabilities.....	\$250,574 64

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
Loans on real estate	29,200 00	Reserve fund	2,000 00
Loans on personal security	46,845 97	Profit and loss	342 39
Money on hand	4,165 55	Due depositors	25,498 31
Furniture and fixtures	1,524 52	Due banks and bankers	17,239 76
Expenses	2,767 26	Interest collected	3,376 14
Other assets	683 30		
Total resources	\$98,456 60	Total liabilities	\$98,456 60

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	214 shares.	John Nash	54 shares.
M. C. Goad	20 shares.	J. E. Crooks	59 shares.
W. C. Belcher	153 shares.		
Total number of shares held by the Directors is		500 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$29,200 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Masonic Hall bonds	\$550 00	\$540 00
County school warrants	130 33	130 00
Totals	\$680 33	\$670 00

Semi-Annual Report of the

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of July 1, 1885, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,276 48	Capital paid in coin	\$50,000 00
Miscellaneous funds and securities	530 48	Reserve fund	2,000 00
Loans on real estate	29,606 48	Profit and loss	124 61
Loans on personal security	33,677 35	Due depositors	35,544 65
Money on hand	6,132 21	Due banks and bankers	13,922 55
Furniture and fixtures	1,524 20	Interest collected	3,574 95
Expenses	22 25		
Total resources	\$294,306 46	Total liabilities	\$294,306 06

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors and number of shares of stock held by each are as follows:

W. F. Goad	24 shares	John Nash	34 shares
W. C. Souther	26 shares	M. C. Goad	36 shares
J. E. Crooks	36 shares		

Total number of shares held by the Directors is 445 shares.

LOANS ON REAL ESTATE BY COUNTY.

Name of County	Amount Lended.	Market Value.
Squad	\$29,200 00	\$34,300 00

AMOUNT EXTENDED IN STOCKS, BONDS AND WARRANTS.

Description or Name of Stocks, Bonds and Warrants.	Par Value.	Amount Received.	Market Value.
Benicia Municipal Bond Notes	\$500 00	\$500 00	\$550 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the eighth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	550 00	Reserve fund	2,000 00
Loans and discounts	74,894 85	Due depositors	25,383 24
Cash balance	4,674 70	Due banks and bankers	15,677 32
Furniture, fixtures, etc.	1,524 52	Interest collected	4,421 68
Expenses, taxes, etc.	2,968 46	Profit and loss	400 29
Total resources	\$97,882 53	Total liabilities	\$97,882 53

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January —, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	51,100 25	Reserve fund	50,000 00
County warrants	11,140 34	Profit and loss	35,315 22
Loans on real estate	156,090 00	Due depositors	328,028 20
Loans on other securities (grain, etc.)	98,250 00	Due banks and bankers	990 71
Loans on personal security	260,286 80		
Money on hand	39,078 97		
Due from banks and bankers	12,489 82		
Furniture and fixtures	2,000 00		
Other assets	3,897 95		
Total resources	\$664,334 13	Total liabilities	\$664,334 13

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	160 shares.
F. C. Lusk	360 shares.	Chas. Faulkner	375 shares.
George C. Perkins	300 shares.		
Total number of shares held by the Directors is		1,545 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$149,090 00	\$200,000 00
Colusa	4,000 00	10,000 00
Plumas	1,000 00	5,000 00
Shasta	2,000 00	4,000 00
Totals	\$156,090 00	\$219,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico Gas Company	\$30,150 00	\$15,075 00	\$15,075 00
831 shares Chico Water Company	83,100 00	35,525 25	35,525 25
20 shares Chico Odd Fellows' Hall	500 00	500 00	500 00
Butte County and State warrants	11,664 00	11,140 34	11,664 00
Totals	\$125,414 00	\$62,240 59	\$62,764 35

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$98,250 00	\$126,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January —, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt....	6,000 00	Reserve fund.....	50,000 00
Miscellaneous bonds and stocks.....	49,438 25	Profit and loss.....	44,364 49
Loans on real estate.....	158,200 00	Due depositors.....	271,592 21
Loans on other securities (grain, etc.).....	26,800 00	Due banks and bankers.....	58,973 27
Loans on personal security....	366,134 39		
Money on hand.....	32,957 43		
Due from banks and bankers.....	1,086 31		
Furniture and fixtures.....	2,000 00		
Other assets.....	2,313 59		
Total resources.....	\$674,929 97	Total liabilities.....	\$674,929 97

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	350 shares.	J. R. Robinson.....	160 shares.
Geo. C. Perkins.....	300 shares.	Chas. Faulkner.....	375 shares.
F. C. Lusk.....	360 shares.		

Total number of shares held by the Directors is.....1,545 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$6,000 00	\$6,000 00

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$153,200 00	\$200,000 00
Colusa.....	4,000 00	10,000 00
Plumas.....	1,000 00	5,000 00
Totals.....	\$158,200 00	\$215,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico Gas Company.....	\$30,150 00	\$15,075 00	\$15,075 00
831 shares Chico Water Company.....	83,100 00	33,863 25	33,863 25
25 shares Odd Fellows' Hall.....	500 00	500 00	500 00
Totals.....	\$113,750 00	\$49,438 25	\$49,438 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$26,800 00	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the seventh day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid up.....	\$250,000 00
Invested in stocks, bonds, and warrants.....	61,208 63	Reserve fund.....	50,000 00
Loans and discounts.....	657,341 09	Due depositors.....	187,040 17
Cash balance.....	21,525*11	Due banks and bankers.....	264,065 67
Due from banks and bankers.....	4,299 20	Interest collected.....	144 70
Furniture, fixtures, etc.....	2,123 00	Rents, exchange, etc.....	218 80
Expenses, taxes, etc.....	66 25	Dividends unpaid.....	120 00
Total resources.....	\$776,563 28	Profit and loss.....	24,973 94
		Total liabilities.....	\$776,563 28

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the second day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid up.....	\$250,000 00
Other real estate	6,000 00	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants	50,269 25	Due depositors	296,508 89
Loans and discounts	500,800 49	Due banks and bankers	32,075 89
Cash balance	41,120 62	Interest collected.....	17,694 64
Due from banks and bankers	34,368 68	Rents, exchange, etc.....	592 67
Furniture, fixtures, etc.....	2,000 00	Profit and loss	25,642 22
Expenses, taxes, etc.....	3,698 70		
Other assets.....	4,256 57		
Total resources.....	\$672,514 31	Total liabilities.....	\$672,514 31

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,282 10	Profit and loss	21,932 02
Miscellaneous bonds and stocks	26,700 00	Due depositors	191,088 67
County warrants	1,314 51	Due banks and bankers	6,244 22
Loans on real estate	204,208 34		
Loans on stocks, bonds, and warrants	15,986 25		
Loans on other securities (grain, etc.)	14,307 00		
Loans on personal security	202,002 10		
Money on hand	34,091 63		
Due from banks and bankers	2,303 67		
Furniture and fixtures	2,500 00		
Other assets (bullion)	569 31		
Total resources	\$519,264 91	Total liabilities	\$519,264 91

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew.....500 shares, H. W. Heath.....500 shares.
O. Gowell.....493 shares.

Total number of shares held by the Directors is.....1,493 shares

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$700 00	\$900 00
Tehama.....	1,582 10	2,000 00
Totals	\$2,282 10	\$2,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$139,544 71	\$368,495 00
Contra.....	15,815 98	24,200 00
Tehama.....	800 00	4,100 00
San Francisco.....	28,947 63	60,000 00
Totals	\$204,208 34	\$456,795 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds.....	\$25,000 00	\$25,000 00	\$25,000 00
Odd Fellows building stock.....	1,700 00	1,700 00	1,700 00
Butte County warrants.....	1,314 51	1,314 51	1,314 51
Totals.....	\$28,014 51	\$28,014 51	\$28,014 51

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State warrants	\$630 72	\$583 50	\$630 72
Tulare coupons	750 00	700 00	750 00
County warrants	7,291 25	7,161 25	7,291 25
Odd Fellows building stock	1,440 00	1,415 00	1,440 00
Chico Livery Stable stock	5,675 00	4,016 50	4,540 00
Chico Ice Company stock	500 00	500 00	500 10
Chico Water Company stock	3,200 00	1,610 00	1,600 00
Totals.....	\$19,486 97	\$15,985 25	\$16,751 97

AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat.....	\$13,897 00	\$21,651 00
Paid up policy (\$3,000) Pacific Mutual Life Insurance Co.....	410 00	410 00
Totals	\$14,307 00	\$22,061 00

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt	1,782 10	Profit and loss.....	22,377 64
Miscellaneous bonds and stocks	25,790 00	Due depositors	153,185 85
County warrants	885 12	Due banks and bankers.....	52,958 09
Loans on real estate.....	211,375 04		
Loans on stocks, bonds, and warrants	7,250 00		
Loans on other securities (grain, etc.).....	7,888 70		
Loans on personal security.....	232,160 14		
Money on hand	25,007 23		
Due from banks and bankers.....	215 25		
Furniture and fixtures	2,500 00		
Other assets (bullion)	608 00		
Total resources	\$528,521 58	Total liabilities	\$528,521 58

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Orrin Gowell 493 shares. | H. W. Heath 500 shares.
A. H. Crew 500 shares.

Total number of shares held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$1,582 10	\$1,920 00
Butte	200 00	250 00
Totals	\$1,782 10	\$2,170 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$109,688 62	\$420,965 00
Colusa	17,815 98	27,400 00
Tehama	2,014 00	8,600 00
San Joaquin	9,856 44	14,000 00
San Francisco	12,000 00	25,000 00
Totals	\$211,375 04	\$495,965 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds	\$22,000 00	\$22,000 00	\$22,000 00
Odd Fellows building	1,800 00	1,790 00	1,800 00
Park Hotel Company	2,000 00	2,000 00	2,000 00
County warrants	885 12	885 12	885 12
Totals	\$26,685 12	\$26,675 12	\$26,685 12

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows building	\$1,140 00	\$1,140 00	\$1,140 00
Chico Livery Stable Company	6,425 00	4,000 00	5,783 00
Ice Company	500 00	500 00	500 00
Water Company	3,200 00	1,610 00	1,600 00
Totals	\$11,265 00	\$7,250 00	\$9,023 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$7,888 70	\$11,096 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the ninth day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	2,294 10	Due depositors	151,558 97
Invested in stocks, bonds, and warrants	26,700 00	Due banks and bankers	47,724 49
Loans and discounts	439,361 45	Interest collected	280 58
Cash balance	28,250 38	Profit and loss	16,317 53
Due from banks and bankers	1,848 33		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	43 14		
Other assets (gold dust)	1,884 17		
Total resources	\$515,881 57	Total liabilities	\$515,881 57

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the third day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	2,282 10	Due depositors	169,119 41
Invested in stocks, bonds, and warrants	23,700 00	Due banks and bankers	26,362 15
Loans and discounts	435,712 82	Interest collected	6,234 98
Cash balance	32,842 64	Rents, exchange, etc.	269 10
Due from banks and bankers.	387 66	Profit and loss	12,518 57
Furniture, fixtures, etc.	2,500 00	Other liabilities	74 45
Expenses, taxes, etc.	3,233 95		
Other assets	919 49		
Total resources	\$514,578 66	Total liabilities	\$514,578 66

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ISAAC E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid in coin	\$57,000 00
Loans on real estate	7,209 73	Reserve fund	4,000 00
Loans on personal security ..	88,941 95	Profit and loss	4,959 08
Money on hand	28,104 35	Due depositors	100,504 56
Due from banks and bankers ..	26,587 67		
Furniture and fixtures	1,313 30		
Expenses	1,063 18		
Taxes	329 56		
Total resources	\$166,463 64	Total liabilities	\$166,463 64

DETAILS.

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Mrs. F. J. Bowman	125 shares.	Isaac E. Shaw	100 shares.
John E. Chalfant	100 shares.	G. W. Frost	60 shares.
George W. Prescott	100 shares.		

Total number of shares held by the Directors is 485 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$5,284 73	\$15,000 00
Mendocino	1,925 00	3,800 00
Totals	\$7,209 73	\$18,800 00

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the officers of the Bank.

ISAAC E. SHAW, President.

C. B. SHAW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$57,000 00
Loans on real estate	9,280 73	Reserve fund	4,000 00
Loans on personal security	83,616 61	Profit and loss	4,212 51
Money on hand	5,903 95	Due depositors	55,700 37
Due from banks and bankers	9,372 82	Due banks and bankers	3,292 65
Furniture and fixtures	2,313 30		
Expenses	685 62		
Time checks, C. & U. R. R.	32 50		
Total resources	\$124,205 53	Total liabilities	\$124,205 53

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Mrs. F. J. Bowman	125 shares.	John E. Chalfant	100 shares.
George W. Prescott	100 shares.	Isaac E. Shaw	130 shares.

Total number of shares held by the Directors is 455 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$4,534 73	\$10,000 00
Mendocino	4,746 00	10,500 00
Totals	\$9,280 73	\$20,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the fifteenth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$57,000 00
Loans and discounts	85,975 89	Reserve fund	4,000 00
Cash balance	10,359 62	Due depositors	48,195 69
Due from banks and bankers	16,612 47	Due banks and bankers	11,135 10
Furniture, fixtures, etc.	2,313 30	Rents, exchange, etc.	13 63
Expenses, taxes, etc.	251 75	Profit and loss	2,926 81
Other assets	758 20		
Total resources	\$123,271 23	Total liabilities	\$123,271 23

SEMI-ANNUAL REPORT OF THE
COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	41,591 52	Profit and loss	137,868 04
County warrants	7,040 61	Due depositors	826,269 88
Loans on real estate	507,630 37		
Loans on stocks, bonds, and warrants	2,000 00		
Loans on other securities (grain, etc.)	268,652 10		
Loans on personal security	308,574 00		
Money on hand	100,051 69		
Due from banks and bankers	204,908 68		
Furniture and fixtures	2,688 95		
Total resources	\$1,464,137 92	Total liabilities	\$1,464,137 92

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	W. P. Harrington	380 shares.
George Hagar	653 shares.	Edgar Mills	743 shares.
John Boggs	50 shares.		

Total number of shares held by the Directors is.....2,079 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$41,591 52	\$41,591 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$507,630 37	\$750,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$7,040 61	\$7,040 61	\$7,040 61

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun stock	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$268,652 10	\$300,000 00

SEMI-ANNUAL REPORT OF THE

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	45,890 25	Profit and loss	89,141 59
Miscellaneous bonds and stocks	3,300 00	Due depositors	486,445 07
County warrants	559 75	Due banks and bankers	117,605 60
Loans on real estate	519,982 59	Other liabilities	327 60
Loans on stocks, bonds, and warrants	2,000 00		
Loans on other securities (grain, etc.)	2,797 50		
Loans on personal security	557,390 09		
Money on hand	37,769 00		
Due from banks and bankers	141 73		
Furniture and fixtures	2,688 95		
Total resources	\$1,193,519 86	Total liabilities	\$1,193,519 86

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total amount of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	W. P. Harrington	380 shares.
George Hagar	653 shares.	Edgar Mills	743 shares.
John Boggs	50 shares.		

Total number of shares held by the Directors is 2,079 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$45,890 25	\$45,890 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$519,982 59	\$800,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Company	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society	800 00	300 00	300 00
County warrants	559 75	559 75	559 75
Totals	\$4,359 75	\$3,859 75	\$3,859 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
"Colusa Sun" Publishing Company	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$2,797 50	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa County of Colusa, on the twelfth day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid up	\$500,000 00
Other real estate	17,881 02	Due depositors	462,450 44
Invested in stocks, bonds, and warrants	501 65	Due banks and bankers	211,323 10
Loans and discounts	1,247,164 25	Profit and loss	98,630 51
Cash balance	40,891 74	Other liabilities	58,500 00
Furniture, fixtures, etc.	2,688 95		
Expenses, taxes, etc.	357 10		
Other assets	419 34		
Total resources	\$1,330,904 05	Total liabilities	\$1,330,904 05

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the twenty-third day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid up.....	\$500,000 00
Other real estate	46,190 25	Due depositors	569,038 05
Invested in stocks, bonds, and warrants	45 00	Due banks and bankers	12,119 05
Loans and discounts	1,036,327 57	Interest collected.....	4,686 84
Cash balance	62,858 70	Rents, exchange, etc.	23 44
Due from banks and bankers.	5,393 96	Profit and loss.....	88,702 94
Furniture, fixtures, etc.....	2,688 95		
Expenses, taxes, etc.....	65 89		
Total resources.....	\$1,174,570 32	Total liabilities	\$1,174,570 32

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund	41,000 00
Loans on real estate	173,160 90	Due depositors	141,036 36
Loans on other securities (grain, etc.)	110,923 82	Due banks and bankers	99,929 66
Loans on personal security	184,976 57	Dividends unpaid	11,155 00
Money on hand	14,148 90		
Furniture and fixtures	1,000 00		
Other assets	3,592 80		
Total resources	\$516,221 02	Total liabilities	\$516,221 02

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	190 shares.	J. S. Mayes	100 shares.
J. M. Dudley	50 shares.	H. Petersen	204 shares.
H. Rohner	150 shares.	A. C. Hazleton	80 shares.
J. S. Garnett	100 shares.		

Total number of shares held by the Directors is.....874 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$167,010 90	\$300,000 00
Yolo	6,150 00	7,500 00
Totals	\$173,160 90	\$307,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	19,016 28	Reserve fund	40,000 00
Loans on real estate	177,399 97	Due depositors	97,637 39
Loans on personal security	222,019 55	Due banks and bankers	66,619 12
Money on hand	3,173 15	Dividends unpaid	11,155 00
Furniture and fixtures	1,000 00		
Other assets (interest)	8,902 56		
Total resources	\$438,511 51	Total liabilities	\$438,511 51

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	200 shares.	Henry Petersen	204 shares.
J. S. Garnett	100 shares.	H. Röhner	150 shares.
J. S. Mayes	100 shares.	A. C. Hazleton	80 shares.
J. M. Dudley	50 shares.		

Total number of shares held by the Directors is 884 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$19,016 28	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutaw	\$171,249 97	\$200,000 00
Yolo	6,130 00	7,500 00
Totals	\$177,389 97	\$207,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the sixteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid up.....	\$223,100 00
Other real estate	21,418 03	Reserve fund.....	41,000 00
Loans and discounts	479,582 52	Due depositors	127,098 41
Cash balance	7,685 30	Due banks and bankers	128,389 10
Furniture, fixtures, etc.....	1,000 00	Rents, exchange, etc.....	158 05
Expenses, taxes, etc.....	553 83		
Other assets (interest).....	2,505 88		
Total resources.....	\$519,745 56	Total liabilities.....	\$519,745 56

SEMI-ANNUAL REPORT OF THE

BANK OF ELSINORE.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. COLLIER, President.

W. S. FRASER, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid in coin	\$18,000 00
Loans on real estate.....	300 00	Profit and loss	981 67
Loans on stocks, bonds, and warrants	1,125 00	Due depositors	20,361 95
Loans on personal security...	12,320 01	Due banks and bankers	7,957 75
Money on hand	8,225 80		
Due from banks and bankers..	9,207 84		
Furniture and fixtures	2,736 22		
Other assets.....	306 50		
Total resources.....	\$47,301 37	Total liabilities	\$47,301 37

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Collier	50 shares.	O. S. Hubbell.....	50 shares.
Thompson Frame.....	50 shares.	Julian P. Jones	50 shares.
Donald M. Graham	50 shares.	James Mills.....	50 shares.
Clarence Stewart.....	50 shares.		

Total number of shares held by the Directors is 350 shares.

LOANS OF REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$300 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Exchange Bank of Elsinore (as collateral)	\$100 00	\$1,125 00	\$1,125 00

SEMI-ANNUAL REPORT OF THE

BANK OF ELSINORE.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WILLIAM COLLIER, President.

W. S. FRASER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid in coin	\$18,000 00
Loans on real estate	300 00	Profit and loss	1,230 94
Loans on stocks, bonds, and warrants	1,125 00	Due depositors	18,826 92
Loans on personal security	13,296 02	Due banks and bankers	3,537 49
Money on hand	4,031 92		
Due from banks and bankers	6,687 04		
Furniture and fixtures	2,736 22		
Other assets	339 15		
Total resources	\$41,595 35	Total liabilities	\$41,595 35

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Collier	50 shares.	Amasa Frame	50 shares.
Thompson Frame	50 shares.	Julian P. Jones	50 shares.
D. M. Graham	50 shares.	James Mills	50 shares.
Clarence Stewart	50 shares.		
Total number of shares held by the Directors is		350 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$300 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Exchange Bank of Elsinore, as collateral	\$100 00	\$1,125 00	\$1,125 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Elsinore, doing business at Elsinore, County of San Diego, on the fifteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid up.....	\$18,000 00
Other real estate.....	300 00	Due depositors	12,506 24
Invested in stocks, bonds, and warrants	1,125 00	Due banks and bankers	7,780 28
Loans and discounts	13,307 11	Interest collected.....	3,619 19
Cash balance	2,198 65	Rents, exchange, etc.	493 13
Due from banks and bankers..	4,779 90		
Furniture, fixtures, etc.....	2,736 22		
Expenses, taxes, etc.....	3,739 22		
Other assets	306 50		
Overdrafts secured	828 24		
Total resources	\$42,398 84	Total liabilities	\$42,398 84

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Elsinore, doing business at Elsinore, County of San Diego, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid up.....	\$18,000 00
Invested in stocks, bonds, and warrants	1,125 00	Due depositors	11,409 96
Loans and discounts	15,271 56	Due banks and bankers	7,295 14
Cash balance	3,430 28	Interest collected.....	546 24
Due from banks and bankers..	1,588 46	Rents, exchange, etc.	103 69
Furniture, fixtures, etc.....	2,736 22	Profit and loss	981 67
Expenses, taxes, etc.....	766 03		
Other assets	339 15		
Total resources	\$38,336 70	Total liabilities	\$38,336 70

SEMI-ANNUAL REPORT OF THE

EXCHANGE BANK OF ELSINORE.

[Incorporated August 18, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

F. H. HEALD, President.

W. F. BAIRD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,798 79	Capital paid in coin.....	\$37,500 00
Loans on real estate.....	2,603 49	Profit and loss	1,749 83
Loans on stocks, bonds, and warrants	9,541 00	Due depositors.....	24,630 71
Loans on personal security...	16,133 84		
Money on hand	4,578 28		
Due from banks and bankers.	7,182 34		
Furniture and fixtures	2,520 71		
Expenses	588 09		
Total resources.....	\$63,946 54	Total liabilities.....	\$63,946 54

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. Wall	250 shares.	F. H. Heald	430 shares.
W. E. Hampton	150 shares.	S. M. Cambern	150 shares.
J. T. Kuhns	50 shares.	W. G. McVicar	50 shares.
S. A. Stewart	50 shares.		
Total number of shares held by the Directors is		1,130 shares.	

SEMI-ANNUAL REPORT OF THE

EXCHANGE BANK OF ELSINORE.

[Incorporated August 18, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

F. H. HEALD, President.

W. F. BAIRD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,848 79	Capital paid in coin.....	\$37,500 00
Loans on real estate.....	4,900 00	Profit and loss	3,067 28
Loans on stocks, bonds, and warrants	10,671 46	Due depositors	30,630 75
Loans on other securities (grain, etc.).....	60 31		
Loans on personal security...	12,498 08		
Money on hand	5,182 11		
Due from banks and bankers.	12,537 70		
Furniture and fixtures	2,330 21		
Expenses	2,169 37		
Total resources.....	\$71,198 03	Total liabilities.....	\$71,198 03

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. Wall.....	250 shares.	F. H. Heald.....	430 shares.
W. E. Hampton.....	150 shares.	S. M. Cambern.....	150 shares.
J. T. Kuhns.....	50 shares.	W. G. McVicar.....	50 shares.
S. A. Stewart.....	50 shares.		
Total number of shares held by the Directors is.....		1,130 shares.	

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Exchange Bank, doing business at Elsinore, County of San Diego, on the fifteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,798 79	Capital paid up.....	\$37,500 00
Loans and discounts	29,866 36	Due depositors	21,668 55
Cash balance	4,078 82	Due banks and bankers	1,907 88
Due from banks and bankers.	4,437 76	Interest collected.....	636 89
Furniture, fixtures, etc.....	2,520 71	Rents, exchange, etc.	4 57
Expenses, taxes, etc.....	13 45		
Total resources.....	\$61,715 89	Total liabilities	\$61,715 89

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Exchange Bank, doing business at Elsinore, County of San Diego, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,848 79	Capital paid up.....	\$37,500 00
Loans and discounts	28,391 06	Due depositors	31,505 04
Cash balance	5,056 50	Interest collected.....	2,573 12
Due from banks and bankers.	12,600 46		
Furniture, fixtures, etc.	2,330 21		
Expenses, taxes, etc.....	2,160 64		
Other assets	190 50		
Total resources.....	\$71,578 16	Total liabilities	\$71,578 16

SEMI-ANNUAL REPORT OF THE
BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the officers of the Bank.

W. W. THOMAS, President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Loans on real estate	5,057 10	Reserve fund	4,000 00
Loans on other securities (grain, etc.)	540 15	Profit and loss	47 46
Loans on personal security	28,218 50	Due depositors	35,521 36
Money on hand	5,967 83		
Due from banks and bankers	17,313 24		
Furniture and fixtures	1,497 55		
Total resources	\$69,568 82	Total liabilities	\$69,568 82

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. W. Thomas	225 shares.	D. L. Withington	175 shares.
P. A. Graham	50 shares.	C. C. Wattson	100 shares.
J. Gruendike	50 shares.	J. H. Anderson	150 shares.
A. K. Cravath	125 shares.		

Total number of shares held by the Directors is 875 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,057 10	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse	\$540 15	\$1,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the officers of the Bank.

P. A. GRAHAM, Vice-President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Loans on real estate.....	7,878 40	Reserve fund	4,000 00
Loans on stocks, bonds, and warrants	11,000 00	Profit and loss	822 86
Loans on other securities (grain, etc.).....	247 80	Due depositors	52,833 07
Loans on personal security...	18,746 27		
Money on hand	7,054 98		
Due from banks and bankers	30,254 48		
Furniture and fixtures	1,499 55		
Total resources.....	\$87,655 93	Total liabilities	\$87,655 93

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. A. Graham	50 shares.	J. H. Anderson	150 shares.
D. L. Withington.....	200 shares.	J. W. Collins	200 shares.
A. K. Cravath	25 shares.	D. D. Dare	200 shares.

Total number of shares held by the Directors is 825 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$7,878 40	\$10,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Escondido Lumber Company	\$20,000 00	\$11,000 00	\$14,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse	\$287 80	\$1,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Escondido, doing business at Escondido, County of San Diego, on the seventeenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid up	\$30,000 00
Loans and discounts	37,880 24	Reserve fund	2,000 00
Cash balance	6,615 16	Due depositors	29,210 14
Due from banks and bankers	5,338 80	Rents, exchange, etc.	138 30
Furniture, fixtures, etc.	1,485 55	Profit and loss	1,368 36
Expenses, taxes, etc.	422 60		
Total resources	\$62,716 80	Total liabilities	\$62,716 80

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Escondido, doing business at Escondido, County of San Diego, on the nineteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid up	\$30,000 00
Loans and discounts	31,255 06	Reserve fund	4,000 00
Cash balance	5,969 89	Due depositors	31,002 05
Due from banks and bankers	16,135 85	Interest collected	1,565 63
Furniture, fixtures, etc.	1,499 55	Rents, exchange, etc.	333 00
Expenses, taxes, etc.	1,155 28		
Total resources	\$66,990 68	Total liabilities	\$66,990 68

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of January 31, 1889, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$76,550 00	Capital paid in coin	\$60,000 00
County warrants	4,915 43	Profit and loss	110,623 72
Loans on real estate	376,850 15	Due depositors	571,034 97
Loans on personal security ..	139,893 33	Due banks and bankers	2,276 12
Money on hand	44,409 43	Other liabilities	965 53
Due from banks and bankers ..	76,888 15		
Furniture and fixtures	417 60		
Taxes	2,172 29		
Other assets	22,803 96		
Total resources	\$744,900 34	Total liabilities	\$744,900 34

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	245 shares.	Domingo Zanone	90 shares.
H. H. Buhne	206 shares.	S. W. McFarland	30 shares.
Josiah Bell	100 shares.	H. W. McClellan	25 shares.
N. Bullock	27 shares.	Ed. Everding	20 shares.
J. Cullberg	20 shares.		
Total number of shares held by the Directors is			763 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$376,850 15	\$502,466 85

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 bonds Market Street Railroad, first mortgage	\$20,000 00	\$25,800 00	\$25,800 00
40 bonds Spring Valley Waterworks, first mortgage	40,000 00	50,750 00	50,750 00
Totals	\$60,000 00	\$76,550 00	\$76,550 00

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$71,482 50	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	378,561 90	Profit and loss.....	132,567 57
Loans on personal security.....	157,337 78	Due depositors.....	379,748 80
Money on hand.....	63,810 97	Due banks and bankers.....	131,926 39
Due from banks and bankers.....	1,344 42	Other liabilities.....	306 13
Furniture and fixtures.....	417 60		
Taxes.....	550 00		
Other assets.....	31,043 72		
Total resources.....	\$704,548 89	Total liabilities.....	\$704,548 89

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson.....	255 shares.	Domingo Zanone.....	90 shares.
H. H. Buhne.....	206 shares.	S. W. McFarland.....	30 shares.
Josiah Bell.....	100 shares.	H. W. McClellan.....	25 shares.
N. Bullock.....	27 shares.	Ed. Everding.....	20 shares.
J. Cullberg.....	20 shares.		

Total number of shares held by the Directors is 773 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$378,561 90	\$504,749 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 bonds Market Street Railroad first mortgage, 6 per cent.....	\$20,000 00	\$25,800 00	\$25,800 00
36 bonds Spring Valley Waterworks first mortgage, 6 per cent.....	36,000 00	45,682 50	45,682 50
Totals.....	\$56,000 00	\$71,482 50	\$71,482 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Humboldt County Bank, doing
Eureka, County of Humboldt, on the thirtieth day of March, 1889, at the close of*

Resources.	Amount.	Liabilities.	
Invested in stocks, bonds, and warrants	\$75,150 00	Capital paid up	
Loans and discounts	536,867 33	Due depositors	
Cash balance	65,167 51	Due banks and bankers	
Due from banks and bankers.	1,296 34	Interest collected	
Furniture, fixtures, etc.....	417 60	Rents, exchange, etc.	
Expenses, taxes, etc.....	4,110 55	Profit and loss	
Other assets	22,920 43		
Total resources	\$705,929 76	Total liabilities	

SEMI-ANNUAL REPORT OF THE

BANK OF CENTRAL CALIFORNIA—FRESNO.

[Incorporated February 26, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased as investment.....	\$18,424 15	Capital paid in coin.....	\$120,000 00
Miscellaneous bonds and stocks.....	925 00	Profit and loss.....	25,218 05
County warrants.....	837 53	Due depositors.....	142,797 69
Loans on real estate.....	109,940 00	Due banks and bankers.....	1,091 39
Loans on stocks, bonds, and warrants.....	13,117 50		
Loans on other securities (grain, etc.).....	2,048 35		
Loans on personal security.....	91,571 30		
Money on hand.....	24,473 20		
Due from banks and bankers.....	25,555 43		
Furniture and fixtures.....	2,214 67		
Total resources.....	\$289,107 13	Total liabilities.....	\$289,107 13

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Louis Einstein.....	400 shares.	Wm. Helm.....	70 shares.
Leopold Gundelfinger.....	150 shares.	H. B. Choice.....	10 shares.
Max. Frankenau.....	150 shares.		

Total number of shares held by the Directors is..... 780 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$18,424 15	\$22,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$109,940 00	\$275,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City bonds, school and county warrants.....	\$1,762 53	\$1,762 53	\$1,762 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank, water, street improvement company, and association stocks.....	\$41,891 00	\$13,117 50	\$22,023 32

SEMI-ANNUAL REPORT OF THE

BANK OF CENTRAL CALIFORNIA—FRESNO.

[Incorporated February 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate by purchase	\$28,320 30	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds and stocks	925 00	Profit and loss.....	8,586 35
County warrants	62 21	Due depositors	95,129 10
Loans on real estate.....	92,167 60	Due banks and bankers	40,575 78
Loans on stocks, bonds, and warrants	31,069 54		
Loans on personal security...	110,400 74		
Money on hand	20,068 47		
Due from banks and bankers.	3,410 89		
Furniture and fixtures	2,214 67		
Expenses	5,651 81		
Total resources.....	\$294,291 23	Total liabilities	\$294,291 23

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Louis Einstein.....	400 shares.	Wm. Helm	120 shares.
Leopold Gundelfinger	150 shares.	H. B. Choice.....	75 shares.
Max Frankenau.....	150 shares.		

Total number of shares held by the Directors is 895 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno and Tulare.....	\$28,320 30	\$32,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$92,167 60	\$225,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City bonds, school and county warrants	\$1,012 75	\$987 21	\$1,012 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank, water, street improvement company, and association stocks	\$71,258 32	\$31,069 54	\$40,791 66

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Central California, doing business at Fresno, County of Fresno, on the twenty-fifth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$14,062 18	Capital paid up	\$120,000 00
Invested in bonds and warrants	1,291 55	Due depositors	131,682 99
Loans and discounts	213,537 55	Due banks and bankers	5,541 69
Cash balance	26,362 98	Interest collected	18,227 82
Due from banks and bankers	17,770 99	Rents, exchange, etc.	2,534 04
Furniture, fixtures, etc.	2,214 67	Profit and loss	3,067 85
Expenses, taxes, etc.	5,814 47		
Total resources	\$281,054 39	Total liabilities	\$281,054 39

SEMI-ANNUAL REPORT OF THE
FARMERS BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$19,004 35	Capital paid in coin	\$160,000 00
County warrants	3,160 07	Profit and loss	48,172 66
Loans on real estate	101,606 53	Due depositors	347,288 01
Loans on personal security...	264,710 20		
Money on hand	68,720 69		
Due from banks and bankers.	50,899 33		
Furniture and fixtures	1,800 00		
Expenses	13,560 81		
Other assets (interest accrued on current loans)	15,790 77		
Total resources	\$555,460 67	Total liabilities	\$555,460 67

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$160,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner	440 shares.	Alex. Goldstein	20 shares.
W. W. Phillips	280 shares.	C. H. Norris	10 shares.
Lewis Leach	60 shares.		

Total number of shares held by the Directors is 810 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$101,606 53	\$250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Loans on grain in warehouse	\$16,207 92	\$20,000 00

SEMI-ANNUAL REPORT OF THE
FARMERS BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$46,603 69	Capital paid in coin	\$180,000 00
County warrants	625 00	Profit and loss	22,683 79
Loans on real estate	104,553 00	Due depositors	263,769 93
Loans on stocks, bonds, and warrants	300 00	Due banks and bankers	6,384 29
Loans on personal security	260,306 47		
Money on hand	37,773 02		
Due from banks and bankers	14,402 28		
Furniture and fixtures	1,800 00		
Expenses	6,474 55		
Total resources	\$472,838 01	Total liabilities	\$472,838 01

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$180,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner	440 shares.	Alex. Goldstein	20 shares.
W. W. Phillips	300 shares.	C. H. Norris	10 shares.
Lewis Leach	60 shares.		
Total number of shares held by the Directors is			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$104,553 00	\$200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Fresno bond	\$625 00	\$625 00	\$625 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Fresno Gas and Electric Light Co....	\$2,500 00	\$300 00	\$500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing Financial Condition of the Farmers Bank, doing business at Fresno, County of Fresno, on the twentieth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up.....	\$100,000 00
Other real estate	4,000 00	Due depositors	327,060 59
Invested in warrants	2,475 35	Interest collected	13,754 25
Loans and discounts	385,772 41	Rents, exchange, etc.	4,552 98
Cash balance	57,844 53	Profit and loss.....	3,974 00
Due from banks and bankers..	30,219 49		
Furniture, fixtures, etc.....	1,800 00		
Expenses, taxes, etc.....	9,220 04		
Total resources.....	\$509,331 82	Total liabilities	\$509,331 82

SEMI-ANNUAL REPORT OF THE

GRASS VALLEY AGENCY OF CITIZENS' BANK OF NEVADA
CITY.

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. M. THOMAS Agent.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$810 06	Profit and loss	\$853 92
Loans on real estate	4,730 00	Due depositors	43,525 56
Loans on stocks, bonds, and warrants	2,354 98	Due banks and bankers	3,166 64
Loans on other securities (grain, etc.)	1,068 51		
Loans on personal security, including overdrafts	24,888 97		
Money on hand	8,024 61		
Due from banks and bankers	3,279 82		
Furniture and fixtures	1,411 92		
Expenses and taxes	801 70		
Other assets (gold bullion)	175 55		
Total resources	\$47,546 12	Total liabilities	\$47,546 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Nevada	\$4,730 00	\$9,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Railroad bonds	\$117 27	\$1,200 00
Virginia City mining stocks	2,237 71	4,000 00
Totals	\$2,354 98	\$5,200 00

SEMI-ANNUAL REPORT OF THE

GRASS VALLEY AGENCY OF CITIZENS' BANK OF NEVADA
CITY.

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. M. THOMAS.....Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,530 00	Capital paid in coin (due Citizens' Bank).....	\$2,387 88
Loans on stocks, bonds, and warrants.....	4,411 11	Profit and loss.....	1,094 17
Loans on other securities (grain, etc.).....	300 00	Due depositors.....	51,361 18
Loans on personal security.....	24,325 71		
Money on hand.....	16,453 70		
Due from banks and bankers.....	1,609 28		
Furniture and fixtures.....	1,416 92		
Other assets (interest accrued).....	92 44		
Gold bullion.....	525 57		
Collections.....	1,178 50		
Total resources.....	\$54,843 23	Total liabilities.....	\$54,843 23

DETAILS.

Refer to Citizens' Bank, Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$4,530 00	\$11,450 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Railway and mining stocks.....	\$4,411 11	\$6,060 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Agency of Citizens' Bank of Nevada City, doing business at Grass Valley, County of Nevada, on the twenty-first day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$455 50	Due depositors	\$41,129 77
Loans and discounts	33,460 69	Due banks and bankers	594 67
Cash balance	11,955 96	Interest collected	251 91
Due from banks and bankers	38 97	Rents, exchange, etc.	34 63
Furniture, fixtures, etc.	1,416 92	Profit and loss	711 54
Expenses, taxes, etc.	96 90	Due head office	5,150 13
Other assets	92 44		
Bullion	357 27		
Total resources	\$47,872 65	Total liabilities	\$47,872 65

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,424 14	Capital paid in coin	\$68,000 00
Real estate taken for debt	8,231 54	Reserve fund	21,112 42
County warrants	448 50	Due depositors	117,779 68
Loans on real estate	70,489 99	Due banks and bankers	7,388 59
Loans on other securities (grain, etc.)	11,933 25	Dividends unpaid	3,400 00
Loans on personal security	91,262 76		
Money on hand	20,221 35		
Furniture and fixtures	1,000 00		
Other assets	8,669 16		
Total resources	\$217,680 69	Total liabilities	\$217,680 69

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$136,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Ellis	200 shares.	R. Eschenburg	85 shares.
W. N. Steuben	150 shares.	M. Lennon	40 shares.
L. A. Whitehurst	122 shares.		

Total number of shares held by the Directors is 597 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey County	\$8,231 54	\$8,231 54

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$4,000 00	\$8,000 00
Santa Clara	32,929 99	50,700 00
Tulare	33,560 00	55,500 00
Totals	\$70,489 99	\$114,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$448 50	\$448 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse	\$11,933 25	\$15,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,424 14	Capital paid in coin	\$68,000 00
Real estate taken for debt	956 54	Reserve fund	22,912 76
Loans on real estate	75,320 89	Due depositors	102,351 93
Loans on personal security	82,261 03	Dividends unpaid	3,400 00
Money on hand	18,402 87		
Due from banks and bankers	4,475 66		
Furniture and fixtures	1,000 00		
Other assets (interest)	8,823 56		
Total resources	\$196,664 69	Total liabilities	\$196,664 69

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$136,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Ellis	200 shares.	R. Eschenburg	85 shares.
W. N. Steuben	150 shares.	M. Lennon	40 shares.
L. A. Whitehurst	122 shares.		
Total number of shares held by the Directors is		597 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$956 54	\$956 54

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$4,000 00	\$3,000 00
Santa Clara	34,760 89	66,400 00
Tulare	36,560 00	63,000 00
Totals	\$75,320 89	\$137,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the twelfth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,424 14	Capital paid up	\$68,000 00
Other real estate	8,231 54	Reserve fund	21,112 42
Loans and discounts	156,277 17	Due depositors	104,265 76
Cash balance	16,794 13	Due banks and bankers	2,158 38
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	6 30
Expenses, taxes, etc.	282 67	Dividends unpaid	712 50
Other assets (accrued interest)	8,245 71		
Total resources	\$196,255 36	Total liabilities	\$196,255 36

SEMI-ANNUAL REPORT OF THE
BANK OF HANFORD.

[Incorporated April 11, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. JACOB, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,270 14	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	33,403 00	Reserve fund.....	10,000 00
Loans on other securities (grain, etc.).....	3,921 80	Profit and loss.....	8,033 59
Loans on personal security...	88,574 62	Due depositors.....	78,583 73
Money on hand.....	13,021 86	Due banks and bankers.....	17,452 98
Due from banks and bankers.....	2,313 37		
Furniture and fixtures.....	3,871 96		
Expenses and taxes.....	7,693 55		
Total resources.....	\$164,070 30	Total liabilities.....	\$164,070 30

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Jacob.....	100 shares.	D. Rhoads.....	50 shares.
J. E. Rawlins.....	50 shares.	C. Railsback.....	45 shares.
S. E. Biddle.....	215 shares.		

Total number of shares held by the Directors is.....460 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$33,403 00	\$95,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF HANFORD.

[Incorporated April 11, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

D. RHOADS, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,304 99	Capital paid in coin	\$50,000 00
Loans on real estate	42,390 00	Reserve fund	10,000 00
Loans on personal security	100,494 77	Profit and loss	824 17
Money on hand	12,573 05	Due depositors	98,890 99
Due from banks and bankers	5,347 73	Due banks and bankers	14,523 61
Furniture and fixtures	3,872 71	Other liabilities (interest and discounts collected)	4,343 51
Expenses	2,599 03		
Total resources	\$178,582 28	Total liabilities	\$178,582 28

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Rhoads	50 shares.	W. J. Newport	25 shares.
C. Railsback	45 shares.	S. E. Biddle	215 shares.
J. E. Rawlins	50 shares.		

Total number of shares held by the Directors is 385 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$42,390 00	\$127,170 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hanford, doing business at Hanford, County of Tulare, on the twenty-third day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,280 14	Capital paid up	\$50,000 00
Loans and discounts	128,424 15	Due depositors	98,297 19
Cash balance	13,657 63	Due banks and bankers	8,734 15
Due from banks and bankers	6,833 93	Interest collected	9,963 39
Furniture, fixtures, etc.	3,846 56	Rents, exchange, etc.	2,334 93
Expenses, taxes, etc.	6,495 90		
Other assets	801 35		
Total resources	\$169,359 66	Total liabilities	\$169,359 66

SEMI-ANNUAL REPORT OF THE
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. R. GRANT, President.

J. W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$28,648 07	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	17,200 00	Reserve fund	10,000 00
County warrants	994 45	Profit and loss	13,777 03
Loans on real estate	117,082 90	Due depositors	112,601 57
Loans on personal security	66,386 33	Due banks and bankers	14,026 79
Money on hand	17,184 72	Dividends unpaid	22 50
Furniture and fixtures	2,000 00		
Taxes	931 42		
Total resources	\$250,427 89	Total liabilities	\$250,427 89

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors and number of shares of stock held by each, are as follows:

J. R. Grant	136 shares.	J. W. Rose	5 shares.
H. M. Willson	50 shares.	J. G. Caldwell	35 shares.
J. W. Wilson	47 shares.		

Total number of shares held by the Directors is 273 shares

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,428 65	\$13,500 00
Sonoma and Mendocino	16,219 42	18,000 00
Totals	\$28,648 07	\$31,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$117,082 90	\$250,550 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$994 45	\$994 45	\$994 45
Bank of Healdsburg stock (172 shares)	17,200 00	17,200 00	19,780 00
Totals	\$18,194 45	\$18,194 45	\$20,774 45

SEMI-ANNUAL REPORT OF THE

BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. R. GRANT, President.

J. W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$27,048 07	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	14,700 00	Reserve fund	10,000 00
Loans on real estate	118,357 20	Profit and loss	11,827 01
Loans on personal security	41,460 16	Due depositors	84,938 68
Money on hand	8,362 01	Due banks and bankers	7,575 83
Due from banks and bankers	3,495 63	Dividends unpaid	58 50
Furniture and fixtures	2,000 00	Other liabilities (accrued interest)	1,023 06
Total resources	\$215,423 07	Total liabilities	\$215,423 07

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. R. Grant	136 shares.	J. G. Caldwell	35 shares.
H. M. Willson	50 shares.	J. W. Rose	5 shares.
J. W. Wilson	47 shares.		
Total number of shares held by the Directors is		273 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$11,378 65	\$13,500 00
Sonoma and Mendocino	15,669 42	18,000 00
Totals	\$27,048 07	\$31,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$118,357 20	\$257,300 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
147 shares of the capital stock of the Bank of Healdsburg	\$14,700 00	\$14,700 00	\$16,170 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the twenty-second day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$28,648 07	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	18,306 85	Reserve fund	10,000 00
Loans and discounts	181,374 01	Due depositors	107,987 01
Cash balance	12,175 52	Due banks and bankers	13,432 70
Due from banks and bankers	134 97	Interest collected	6,010 68
Furniture, fixtures, etc.	2,000 00	Dividends unpaid	814 50
Expenses, taxes, etc.	1,097 34	Profit and loss	5,491 97
Total resources	\$243,736 86	Total liabilities	\$243,736 86

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	29,774 63	Profit and loss	1,545 25
Loans on real estate	42,300 00	Due depositors	111,654 98
Loans on personal security	90,955 31		
Money on hand	10,661 75		
Due from banks and bankers	13,468 49		
Total resources	\$196,160 18	Total liabilities	\$196,160 18

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	Geo. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	W. Rosenberg	20 shares.
R. H. Warfield	87 shares.		
Total number of shares held by the Directors is		634 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Monoma	\$29,774 63

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monoma	\$42,300 00	\$130,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	29,274 63	Profit and loss	2,037 14
Loans on real estate	45,760 00	Due depositors	83,164 61
Loans on personal security	112,745 04	Due banks and bankers	45,630 82
Money on hand	17,012 90		
Total resources	\$213,792 57	Total liabilities	\$213,792 57

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	Geo. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	W. Rosenberg	20 shares.
R. H. Warfield	87 shares.		

Total number of shares held by the Directors is 634 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$29,274 63

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$45,760 00	\$125,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Mechanics Bank, doing business at Healdsburg, County of Sonoma, on the twenty-third day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$82,960 00
Other real estate	29,774 63	Due depositors	94,496 39
Loans and discounts	132,917 86	Due banks and bankers	876 80
Cash balance	8,469 86	Interest collected	312 64
Due from banks and bankers	66 78	Rents, exchange, etc.	233 45
Expenses, taxes, etc.	195 40	Profit and loss	1,545 25
Total resources	\$180,424 53	Total liabilities	\$180,424 53

SEMI-ANNUAL REPORT OF THE
BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
County warrants and school orders	4,267 17	Reserve fund	50,000 00
Loans on real estate	207,248 25	Profit and loss	55,844 91
Loans on stocks, bonds, and warrants	16,736 75	Due depositors	317,657 95
Loans on other securities (grain, etc.)	98,407 94	Due banks and bankers	10,074 20
Loans on personal security	315,302 07		
Money on hand	28,660 31		
Due from banks and bankers	2,934 57		
Furniture and fixtures	2,000 00		
Total resources	\$683,577 06	Total liabilities	\$683,577 06

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	366 shares.	N. C. Briggs	176 shares.
Uriah Wood	313 shares.	Thos. Flint	35 shares.
L. A. Whitehurst	324 shares.		

Total number of shares held by the Directors is 1,215 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$207,248 25	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants, San Benito County	\$2,722 32	\$2,722 32	\$2,722 32
School orders, San Benito County	1,544 85	1,544 85	1,544 85
Totals	\$4,267 17	\$4,267 17	\$4,267 17

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Val
Stock of Hollister Gas Company	\$4,301 00	\$2,940 00	\$3,785
School orders, San Benito County	4,898 68	3,796 75	4,898
Stock, Bank of Hollister	10,000 00	10,000 00	15,000
Totals.....	\$19,199 68	\$16,736 75	\$23,683

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in Hollister warehouses (insured), and warehouse receipts and insurance policies in bank	\$98,407 94	\$120,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,155 00	Capital paid in coin.....	\$250,000 00
Loans on real estate.....	220,998 25	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants	17,700 00	Profit and loss	56,101 41
Loans on other securities (grain, etc.).....	35,070 30	Due depositors	251,272 83
Loans on personal security...	317,217 21	Due banks and bankers	21,714 70
Money on hand	23,780 14		
Due from banks and bankers.	1,469 60		
Furniture and fixtures	2,000 00		
Expenses.....	2,698 44		
Total resources.....	\$629,088 94	Total liabilities	\$629,088 94

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins.....	366 shares.	N. C. Briggs.....	176 shares.
Uriah Wood.....	313 shares.	Thomas Flint	35 shares.
L. A. Whitehurst.....	324 shares.		
Total number of shares held by the Directors is.....		1,215 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$220,998 25	\$331,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hollister Gas Company	\$4,165 00	\$2,700 00	\$3,200 00
Hollister Warehouse Company	5,000 00	5,000 00	8,000 00
Bank of Hollister	10,000 00	10,000 00	15,000 00
Totals	\$19,165 00	\$17,700 00	\$26,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, and hay in warehouse in Hollister	\$35,070 30	\$44,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the fourteenth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Loans and discounts	640,956 45	Reserve fund	50,000 00
Cash balance	21,027 52	Due depositors	298,211 49
Furniture, fixtures, etc.	2,000 00	Due banks and bankers	29,319 22
Expenses, taxes, etc.	433 10	Interest collected	864 41
		Rents, exchange, etc.	7 40
		Profit and loss	44,014 55
Total resources	\$672,417 07	Total liabilities	\$672,417 07

SEMI-ANNUAL REPORT OF THE

BANK OF HUENEME.

[Incorporated February 28, 1889. Not in active operation yet. Will be open about August 1, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

A. BERNHEIM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,942 78	Capital paid in coin	\$20,000 00
Loans on personal security...	6,275 00		
Due from banks and bankers.	10,782 22		
Total resources.....	\$20,000 00	Total liabilities	\$20,000 00

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000=1,000 shares; amount paid in coin is \$20,000. The shares of stock are not issued as yet; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard	200 shares.	E. P. Foster	100 shares.
A. Levy	120 shares.	A. J. Salisbury	50 shares.
M. L. Wolff	200 shares.	A. Bernheim	50 shares.
D. T. Perkins	150 shares.		
Total number of shares held by the Directors is		870 shares.	

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$67,340 00
County warrants	1,032 01	Due depositors	34,129 15
Loans on real estate	58,911 49	Due banks and bankers	7,799 82
Loans on personal security	26,260 23	Other liabilities (surplus fund)	4,798 16
Money on hand	2,177 35		
Furniture and fixtures	2,000 00		
Expenses	100 00		
Taxes	365 58		
Other assets (accrued interest)	8,220 47		
Total resources	\$114,067 13	Total liabilities	\$114,067 13

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$67,340; amount paid in coin is \$67,340. The total number of shares of stock issued is 673.4 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Giselman	90 shares.	M. Arnold	3 shares.
D. C. Rumsey	20 shares.	D. C. McDougal	1 share.
Charles Goodwin	30 shares.	J. K. Fraser	1 share.
John Jones	34 shares.	A. Levy	1 share.

Total number of shares held by the Directors is.....180 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$58,911 49	\$58,911 49

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$1,032 01	\$1,032 01	\$1,032 01

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$67,340 00
Loans on real estate	51,359 06	Profit and loss	1,765 57
Loans on personal security	28,042 36	Due depositors	23,389 03
Money on hand	6,003 32	Due banks and bankers	10,743 28
Furniture and fixtures	2,000 00	Other liabilities (surplus fund)	8,083 97
Expenses	1,380 79		
Other assets (accrued interest)	7,536 32		
Total resources	\$111,321 85	Total liabilities	\$111,321 85

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Giselman	90 shares.	Marshall Arnold	3 shares.
D. C. Rumsey	20 shares.	A. Levy	1 share.
Chas. Goodwin	30 shares.	J. K. Fraser	1 share.
John Jones	34 shares.	D. C. MacDougal	1 share.

Total number of shares held by the Directors is 180 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$51,359 06	\$51,359 06

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the seventeenth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$67,340 00
Loans and discounts	88,228 97	Due depositors	24,197 16
Cash balance	693 85	Due banks and bankers	17,197 10
Furniture, fixtures, etc.	2,000 00	Interest collected	167 24
Expenses, taxes, etc.	994 86	Rents, exchange, etc.	81 63
Other assets	2,065 45		
Total resources	\$108,983 13	Total liabilities	\$108,983 13

SEMI-ANNUAL REPORT OF THE
FARMERS SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin.....	\$69,050 00
County warrants	534 87	Profit and loss and surplus..	41,446 26
Loans on real estate.....	97,627 50	Due depositors.....	155,105 45
Loans on other securities (grain, etc.).....	1,000 00		
Loans on personal security...	51,521 19		
Money on hand	50,770 68		
Due from banks and bankers.	28,654 91		
Furniture and fixtures	1,887 25		
Interest accrued.....	18,605 36		
Total resources.....	\$265,601 71	Total liabilities.....	\$265,601 71

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$69,050. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$69 05.

The names of the Directors and number of shares of stock held by each, are as follows:

H. C. Boggs	560 shares.	J. B. Robinson.....	7 shares.
L. H. Boggs	10 shares.	D. V. Thompson.....	4 shares.
George Tucker	15 shares.	W. A. Thompson	1 share.
J. W. Byrnes.....	10 shares.		

Total number of shares held by the Directors is 607 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$97,627 50	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Warrants, Lake County, California.....	\$546 20

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing office, "Lakeport Democrat".....	\$1,000 00	\$2,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the officers of the Bank.

H. C. BOGGS, President. L. H. BOGGS, Vice-President. W. A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$72,060 00
Loans on real estate.....	103,706 40	Due depositors	98,657 09
Loans on personal security...	47,820 91	Due banks and bankers.....	5,216 92
Money on hand.....	31,054 71	Other liabilities—surplus	46,036 49
Furniture and fixtures	1,887 25		
Interest accrued.....	22,501 23		
Total resources.....	\$221,970 50	Total liabilities.....	\$221,970 50

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$72,060. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$72 06.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs.....	572 shares.	Charles Stubbs	100 shares.
L. H. Boggs.....	10 shares.	D. V. Thompson.....	5 shares.
J. W. Byrnes.....	10 shares.	J. B. Robinson	7 shares.
W. A. Thompson.....	1 share.		

Total number of shares held by the Directors is 705 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$103,706 40	\$300,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Savings Bank, doing business at Lakeport, County of Lake, on the sixteenth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up.....	\$72,060 00
Loans and discounts	150,193 00	Due depositors	122,814 35
Cash balance	42,996 17	Interest collected.....	2,631 80
Due from banks and bankers.	7,346 74	Rents, exchange, etc.	293 04
Furniture, fixtures, etc.....	1,887 25	Profit and loss.....	20,749 40
Expenses, taxes, etc.....	1,125 43		
Total resources.....	\$218,548 59	Total liabilities.....	\$218,548 59

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October —, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. C. BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on other securities (grain, etc.)	13,421 65	Reserve fund	6,000 00
Loans on personal security	20,478 77	Profit and loss	1,525 20
Money on hand	9,705 65	Due depositors	30,262 52
Due from banks and bankers	4,316 55		
Furniture and fixtures	1,000 00		
Expenses	365 10		
Total resources	\$50,287 72	Total liabilities	\$50,287 72

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	125 shares.	E. C. Brabban	25 shares.
E. Brabban	321 shares.		

Total number of shares held by the Directors is.....471 shares.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold dust, merchandise, insurance policies	\$13,421 65	\$22,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October —, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. C. BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on other securities (grain, etc.)	14,873 24	Reserve fund	6,000 00
Loans on personal security ..	11,486 20	Profit and loss	4,297 12
Money on hand	3,746 47	Due depositors	19,893 67
Due from banks and bankers.	10,188 32		
Furniture and fixtures	1,000 00		
Expenses	396 56		
Total resources	\$42,690 79	Total liabilities	\$42,690 79

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	125 shares.	E. C. Brabban	25 shares.
E. Brabban	321 shares.		
Total number of shares held by the Directors is		471 shares.	

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold dust, merchandise, insurance policies, etc.	\$14,873 24	\$27,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of La Porte, doing business at La Porte, County of Plumas, on the third day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid up	\$12,500 00
Loans and discounts	38,367 07	Reserve fund	6,000 00
Cash balance	4,695 37	Due depositors	12,629 15
Furniture, fixtures, etc.	1,000 00	Due banks and bankers	10,707 48
Expenses, taxes, etc.	379 10	Interest collected	3,604 91
Total resources	\$45,441 54	Total liabilities	\$45,441 54

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$3,133 09	Capital paid in coin	\$100,000 00
Loans on real estate	76,273 72	Profit and loss	35,713 78
Loans on other securities (grain, etc.)	11,922 82	Due depositors	64,822 69
Loans on personal security	119,232 24	Due banks and bankers	21,085 32
Money on hand	8,879 37		
Furniture and fixtures	815 00		
Expenses	1,365 55		
Total resources	\$221,621 79	Total liabilities	\$221,621 79

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney	870 shares.	T. H. B. Varney	10 shares.
H. H. Pitcher	100 shares.	G. W. Langan	10 shares.
John Taylor	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$76,273 52	\$165,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Read and school warrants	\$3,133 09	\$3,133 09	\$3,133 09

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain and hay in warehouses	\$11,922 82	\$16,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$1,058 60	Capital paid in coin	\$100,000 00
Loans on real estate	98,104 46	Profit and loss	11,200 83
Loans on personal security ..	109,350 32	Due depositors	108,697 07
Money on hand	8,925 62		
Due from banks and bankers ..	1,207 66		
Furniture and fixtures	815 00		
Expenses	196 24		
Taxes	240 00		
Total resources	\$219,897 90	Total liabilities	\$219,897 90

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney	870 shares.	John Taylor	10 shares.
H. H. Pitcher	100 shares.	G. W. Langan	10 shares.
T. H. B. Varney	10 shares.		

Total number of shares held by the Directors is.....1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$98,104 46	\$210,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$1,058 60	\$1,058 60

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the nineteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$214,708 61	Capital paid up.....	\$100,000 00
Cash balance	5,759 94	Due depositors	67,087 26
Expenses, taxes, etc.....	3,595 54	Due banks and bankers	17,034 75
		Interest collected.....	15,974 15
		Profit and loss.....	23,967 93
Total resources.....	\$224,064 09	Total liabilities	\$224,064 09

SEMI-ANNUAL REPORT OF THE

BANK OF LODI.

[Incorporated June 7, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

B. F. LANGFORD, President.

G. W. CURRIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$6,620 00	Capital paid in coin	\$20,000 00
Loans on stocks, bonds, and warrants	100 00	Due depositors	21,896 49
Loans on other securities (grain, etc.).....	6,260 00	Due banks and bankers	5,404 54
Loans on personal security...	27,220 82	Interest collected.....	742 10
Money on hand	2,348 26		
Due from banks and bankers.	3,631 18		
Furniture and fixtures	800 00		
Expenses.....	1,062 87		
Total resources.....	\$48,043 13	Total liabilities.....	\$48,043 13

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. F. Langford	20 shares.	Francis Cogswell.....	100 shares.
J. M. Fowler	5 shares.	G. W. Currier	100 shares.
D. P. Burr.....	2 shares.		
Total number of shares held by the Directors is.....			227 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$5,720 00	\$33,000 00
Calaveras.....	900 00	2,500 00
Totals	\$6,620 00	\$35,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County school warrant.....	\$112 00	\$100 00	\$112 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat)	\$6,260 00	\$13,264 00

SEMI-ANNUAL REPORT OF THE

BANK OF LODI.

[Incorporated June 7, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

B. F. LANGFORD, President.

G. W. CURRIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$8,433 28	Capital paid in coin	\$20,000 00
Loans on other securities (grain, etc.)	1,775 00	Due depositors	21,654 36
Loans on personal security	34,429 85	Due banks and bankers	8,671 90
Money on hand	3,468 70	Other liabilities	1,314 34
Due from banks and bankers	1,576 13		
Furniture and fixtures	1,000 00		
Expenses	238 58		
Other assets (accrued interest)	719 06		
Total resources	\$51,640 60	Total liabilities	\$51,640 60

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. F. Langford	20 shares.	John Tretheway, Jr.	20 shares.
Francis Cogswell	100 shares.	J. M. Fowler	5 shares.
G. W. Currier	100 shares.		

Total number of shares held by the Directors is 245 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$7,015 30	\$38,400 00
Calaveras	1,417 98	7,000 00
Totals	\$8,433 28	\$45,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lodi, doing business at Lodi, County of San Joaquin, on the fourteenth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$29,447 76	Capital paid up	\$19,100 00
Cash balance	2,923 75	Due depositors	18,878 21
Due from banks and bankers	4,399 52	Interest collected	246 56
Furniture, fixtures, etc.	800 00	Rent, exchange, etc.	95 38
Expenses, taxes, etc.	749 32		
Total resources	\$38,320 15	Total liabilities	\$38,320 15

SEMI-ANNUAL REPORT OF THE
CALIFORNIA BANK—LOS ANGELES.

[Incorporated August 8, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. C. WITMER, Vice-President.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid in coin	\$300,000 00
County warrants	193 95	Reserve fund	10,000 00
Loans on real estate	54,335 00	Profit and loss	11,936 99
Loans on stocks, bonds, and warrants	34,950 00	Due depositors	331,038 62
Loans on personal security	232,436 50		
Money on hand	92,070 83		
Due from banks and bankers	103,682 33		
Furniture and fixtures	8,307 00		
Total resources	\$652,975 61	Total liabilities	\$652,975 61

DETAILS

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. G. Newhall	250 shares.	Juan Bernard	200 shares.
J. Frankenfield	50 shares.	Hervey Lindley	50 shares.
E. W. Jones	50 shares.	H. C. Witmer	10 shares.
Jas. C. Kays	50 shares.		

Total number of shares held by the Directors is..... 660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$54,335 00	\$129,750 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2,495 shares Los Angeles Improvement Company	\$49,900 00	\$300 00	\$25,000 00
55 shares California Warehouse Company	5,500 00	3,150 00	5,500 00
16 five hundred dollar Citizens' Water Company bonds	8,000 00	5,000 00	8,000 00
150 shares California Sewer Pipe Company	15,000 00	3,000 00	7,500 00
25 shares Southern California Lumber Company	25,000 00	8,000 00	37,500 00
173 shares Raymond Improvement Company	17,300 00	8,000 00	17,300 00
1,000 shares Los Angeles Oil Burning and Supply Company	5,000 00	500 00	2,500 00
50 one thousand dollar Southern California Motor Road Company bonds	50,000 00	9,000 00	50,000 00
Totals	\$175,700 00	\$36,950 00	\$153,300 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK—LOS ANGELES.

[Incorporated August 8, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. C. WITMER, President.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	4,195 00	Reserve fund.....	20,000 00
Loans on real estate	111,398 00	Profit and loss.....	25,591 02
Loans on stocks, bonds, and warrants	55,019 68	Due depositors	482,578 60
Loans on other securities (grain, etc.).....	1,700 00	Due banks and bankers	25,748 65
Loans on personal security.....	220,678 55		
Money on hand	210,402 33		
Due from banks and bankers.....	100,565 07		
Furniture and fixtures	8,307 00		
Expenses.....	10,652 64		
Total resources.....	\$853,918 27	Total liabilities	\$853,918 27

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Frankenfield.....	50 shares.	H. G. Newhall.....	200 shares.
E. W. Jones.....	50 shares.	Hervey Lindley.....	50 shares.
J. C. Kays.....	50 shares.	H. C. Witmer.....	655 shares.

Total number of shares held by the Directors is.....1,055 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In,	Cost on Books.	Market Value.
Los Angeles	\$4,195 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$106,575 00	\$234,000 00
San Diego	4,823 00	10,000 00
Totals	\$111,398 00	\$244,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$55,019 68	\$183,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank, doing business at Los Angeles, County of Los Angeles, on the eighth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$133,307 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	1,452 21	Reserve fund	10,000 00
Loans and discounts	343,231 63	Due depositors	297,336 36
Cash balance	43,821 00	Due banks and bankers	2,766 12
Due from banks and bankers	93,628 73	Interest collected	4,270 16
Expenses, taxes, etc.	2,619 20	Rents, exchange, etc.	2,531 94
		Profit and loss	1,155 19
Total resources	\$618,059 77	Total liabilities	\$618,059 77

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank, doing business at Los Angeles, County of Los Angeles, on the thirteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid up	\$300,000 00
Other real estate	4,195 00	Reserve fund	20,000 00
Loans and discounts	398,966 89	Due depositors	486,264 03
Cash balance	165,720 44	Interest collected	15,661 80
Due from banks and bankers	116,440 04	Rents, exchange, etc.	3,969 55
Furniture, fixtures, etc.	8,307 00	Profit and loss	2,038 00
Expenses, taxes, etc.	9,304 01		
Total resources	\$827,933 38	Total liabilities	\$827,933 38

SEMI-ANNUAL REPORT OF THE
EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. VICKREY, President.

URI EMBODY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$10,758 57	Capital paid in coin	\$50,000 00
Loans on personal security...	87,435 46	Profit and loss.....	5,413 98
Money on hand	13,885 52	Due depositors	78,382 56
Due from banks and bankers.	16,305 19	Dividends unpaid	152 08
Furniture and fixtures	2,177 67	Other liabilities.....	309 33
Expenses.....	3,541 54		
Other assets.....	154 00		
Total resources.....	\$134,257 95	Total liabilities	\$134,257 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. C. Howes	50 shares.	L. W. Dennis.....	50 shares.
Thomas Meredith	50 shares.	Wm. Vickrey	81 shares.
S. C. Newton	25 shares.	Uri Embody	55 shares.
W. A. Clinton	115 shares.		

Total number of shares held by the Directors is.....426 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,758 57	\$48,000 00

SEMI-ANNUAL REPORT OF THE

EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. VICKREY, President.

URI EMBODY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$9,326 66	Capital paid in coin	\$50,000 00
Loans on personal security...	72,316 23	Profit and loss	3,236 27
Money on hand	15,319 04	Due depositors	74,233 82
Due from banks and bankers.	26,120 75		
Furniture and fixtures	2,177 67		
Expenses	2,208 84		
Total resources.....	\$127,470 09	Total liabilities	\$127,470 09

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. Meredith.....	50 shares.	L. W. Dennis.....	50 shares.
F. C. Howes.....	50 shares.	Wm. Vickrey	116 shares.
S. C. Newton	25 shares.	Uri Embody	65 shares.
W. A. Clinton	115 shares.		
Total number of shares held by the Directors is		471 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$9,326 66	\$48,750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the East Side Bank, doing business at Los Angeles, County of Los Angeles, on the seventh day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$91,552 73	Capital paid up.....	\$50,000 00
Cash balance	13,449 18	Due depositors	61,551 99
Due from banks and bankers.	5,032 60	Interest collected	1,802 43
Furniture, fixtures, etc.....	2,177 67	Dividends unpaid	746 05
Expenses, taxes, etc.....	1,687 19	Other liabilities.....	814 90
Other assets (collection account).....	1,016 00		
Total resources.....	\$114,915 37	Total liabilities	\$114,915 37

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the East Side Bank, doing business at Los Angeles, County of Los Angeles, on the fourteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$84,947 36	Capital paid up.....	\$50,000 00
Cash balance.....	12,252 92	Due depositors.....	64,386 19
Due from banks and bankers.....	15,643 43	Interest collected.....	2,806 21
Furniture, fixtures, etc.....	2,177 67		
Expenses, taxes, etc.....	2,171 02		
Total resources.....	\$117,192 40	Total liabilities.....	\$117,192 40

SEMI-ANNUAL REPORT OF THE

FARMERS AND MERCHANTS BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

L. C. GOODWIN, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,524 80	Capital paid in coin	\$500,000 00
United States bonds	59,119 87	Reserve fund	500,000 00
Miscellaneous bonds and stocks	157,217 78	Profit and loss	264,464 49
State and county warrants ...	23,268 02	Due depositors	4,300,009 81
Loans on real estate	483,000 00	Dividends unpaid	1,000 00
Loans on stocks, bonds, and warrants	207,750 00		
Loans on other securities (grain, etc.)	14,100 00		
Loans on personal security ...	1,697,601 16		
Money on hand	2,004,684 99		
Due from banks and bankers ..	907,125 18		
Furniture and fixtures	8,082 50		
Total resources	\$5,565,474 30	Total liabilities	\$5,565,474 30

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	220 shares.	C. Ducommun	25 shares.
O. W. Childs	85 shares.	L. C. Goodwin	22½ shares.
Philip Garnier	32 shares.	C. E. Thom	10 shares.
Jas. B. Lankersheim	27½ shares.	José Mascarel	10 shares.

Total number of shares held by the Directors is 432 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,524 80	\$14,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$483,000 00	\$850,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent and other government bonds	\$170,600 00	\$182,787 65	\$184,000 00
Sundry stocks, State and county warrants	33,550 00	33,550 00	35,550 00
Totals	\$204,150 00	\$216,337 65	\$219,550 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$207,750 00	\$300,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS AND MERCHANTS BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

LEANDER C. GOODWIN, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,524 80	Capital paid in coin	\$500,000 00
United States bonds	2,047 37	Reserve fund	500,000 00
Miscellaneous bonds and stocks	99,117 78	Profit and loss	300,152 58
County warrants	3,098 60	Due depositors	2,884,314 18
Loans on real estate	556,370 00	Dividends unpaid	1,680 00
Loans on stocks, bonds, and warrants	189,800 00		
Loans on other securities (grain, etc.)	15,400 00		
Loans on personal security ...	1,130,323 51		
Money on hand	762,530 71		
Due from banks and bankers ..	930,668 34		
On call in San Francisco	485,000 00		
Furniture and fixtures	8,265 65		
Total resources	\$4,186,146 76	Total liabilities	\$4,186,146 76

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	220 shares.	L. C. Goodwin	22½ shares.
O. W. Childs	85 shares.	C. E. Thom	10 shares.
Philip Garnier	32 shares.	José Mascarel	10 shares.
Jas. B. Lankersheim	27½ shares.	L. L. Bradbury	7 shares.
C. Ducommun	25 shares.		
Total number of shares held by the Directors is			439 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,524 80	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$556,370 00	\$1,200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent and other Government bonds	\$65,100 00	\$65,715 15	\$68,000 00
Sundry stocks, bonds, and warrants	38,548 60	38,548 60	40,500 00
Totals	\$103,648 60	\$104,263 75	\$108,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc.	\$189,800 00	\$275,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Los Angeles, County of Los Angeles, on the ninth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,404 75	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	360,186 58	Reserve fund	500,000 00
Loans and discounts	2,572,736 60	Due depositors	3,971,956 67
Cash balance	1,515,214 15	Interest collected	27,529 30
Due from banks and bankers	376,981 95	Rents, exchange, etc.	4,216 31
Due from banks on call in San Francisco	345,000 00	Dividends unpaid	5,305 00
Furniture, fixtures, etc.	7,282 50	Profit and loss	178,600 42
Expenses, taxes, etc.	7,760 17		
Other assets	41 00		
Total resources	\$5,187,607 70	Total liabilities	\$5,187,607 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Los Angeles, County of Los Angeles, on the twelfth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,524 80	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	104,263 75	Reserve fund	500,000 00
Loans and discounts	1,878,701 21	Due depositors	3,008,622 76
Cash balance	825,887 75	Due banks and bankers	8,994 12
Due from banks and bankers	1,010,762 96	Interest collected	113,327 73
Furniture, fixtures, etc.	8,265 65	Rents, exchange, etc.	4,399 43
Expenses, taxes, etc.	21,789 15	Dividends unpaid	1,680 00
Call loans	485,000 00	Profit and loss	201,171 23
Total resources	\$4,338,195 27	Total liabilities	\$4,338,195 27

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May —, 1874.]

Showing its Financial Condition on the morning of January 2, 1889, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEORGE H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$218,200 00	Capital paid in coin	\$100,000 00
Loans on other securities (grain, etc.).....	19,300 00	Reserve fund.....	100,000 00
Loans on personal security...	352,359 06	Profit and loss	31,000 00
Money on hand	135,243 15	Due depositors	570,333 31
Due from banks and bankers..	75,830 10	Dividends unpaid	99 00
Furniture and fixtures	500 00		
Total resources.....	\$801,432 31	Total liabilities	\$801,432 31

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Plater	135 shares.	George W. Prescott	100 shares.
Lewellyn Bixby	16 shares.	H. L. Macneil	3 shares.
Jotham Bixby	37 shares.	George H. Stewart	1 share.
R. S. Baker	27 shares.		

Total number of shares held by the Directors is..... 319 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$118,200 00	\$379,000 00
San Bernardino	100,000 00	500,000 00
Totals	\$218,200 00	\$879,000 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May —, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEORGE H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$340,575 50	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	77,795 40	Reserve fund	100,000 00
Loans on personal security	164,132 76	Profit and loss	28,000 00
Money on hand	130,997 30	Due depositors	541,499 63
Due from banks and bankers	55,546 67	Dividends unpaid	48 00
Furniture and fixtures	500 00		
Total resources	\$769,547 63	Total liabilities	\$769,547 63

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jotham Bixby	37 shares.	George W. Prescott	100 shares.
Lewellyn Bixby	16 shares.	John E. Plater	135 shares.
R. S. Baker	27 shares.	George H. Stewart	1 share.
H. L. Macneil	3 shares.		

Total number of shares held by the Directors is 319 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$84,400 00	\$500,000 00
Los Angeles	256,175 50	700,000 00
Totals	\$340,575 50	\$1,200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ontario Land and Improvement Company	\$80,000 00	\$56,000 00	\$80,000 00
Redondo Land Company			
Bespe Oil Company			
Providencia Land, Water, and Development Company	25,000 00	6,655 40	25,000 00
San Gabriel Valley Bank	2,500 00	2,640 00	3,000 00
Consumers Gas and Power Company	5,500 00	5,500 00	5,500 00
Board of Trade bonds	1,000 00	1,000 00	1,000 00
Raymond Improvement Company	15,000 00	6,000 00	15,000 00
Totals	\$129,000 00	\$77,795 40	\$129,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the sixth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$651,763 21	Capital paid up	\$100,000 00
Cash balance	152,028 62	Reserve fund	100,000 00
Due from banks and bankers.	77,643 56	Due depositors	649,193 70
Furniture, fixtures, etc.	500 00	Interest collected	13,260 69
Expenses, taxes, etc.	2,660 00	Dividends unpaid	141 00
		Profit and loss	22,000 00
Total resources	\$884,595 39	Total liabilities	\$884,595 39

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the thirteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$509,740 84	Capital paid up	\$100,000 00
Cash balance	109,586 55	Reserve fund	100,000 00
Due from banks and bankers.	73,399 53	Due depositors	515,953 58
Furniture, fixtures, etc.	500 00	Interest collected	28,560 34
Expenses, taxes, etc.	11,335 00	Dividends unpaid	48 00
		Profit and loss	22,000 00
Total resources	\$764,561 92	Total liabilities	\$764,561 92

SEMI-ANNUAL REPORT OF THE

STATE LOAN AND TRUST COMPANY OF LOS ANGELES.

[Incorporated January 28, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$725 00	Capital paid in coin	\$192,291 00
Loans on real estate	207,494 23	Profit and loss	15,884 79
Loans on stocks, bonds, and warrants	51,570 00	Due depositors	144,322 96
Loans on personal security	1,764 55		
Money on hand	57,065 09		
Due from banks and bankers	22,613 17		
Furniture and fixtures	7,268 54		
Expenses	4,008 16		
Total resources	\$352,498 74	Total liabilities	\$352,498 74

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$846,200; amount paid in coin is \$192,291. The total number of shares of stock issued is 8,462 shares; the amount paid on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green	250 shares.	H. C. Witmer	100 shares.
E. F. Spence	300 shares.	L. N. Breed	100 shares.
W. H. Perry	100 shares.	L. W. Dennis	125 shares.
John Bryson	1,250 shares.	W. G. Cochran	150 shares.
Geo. H. Bonebrake	2,250 shares.	S. B. Hunt	400 shares.
H. J. Woollacott	150 shares.		
Total number of shares held by the Directors is		5,175 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$179,210 23	\$706,739 00
San Bernardino	28,284 00	94,714 00
Totals	\$207,494 23	\$801,453 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
shares Montana National Bank, Helena, Montana	\$500 00	\$625 00	\$625 00
share Citizens' Bank, Noblesville, Indiana	100 00	100 00	110 00
Totals	\$600 00	\$725 00	\$735 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks and bonds as collateral	\$251,500 00	\$51,570 00	\$200,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Loan and Trust Company, doing business at Los Angeles, County of Los Angeles, on the fourteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$625 00	Capital paid up	\$156,873 00
Loans and discounts	232,423 78	Due depositors	126,055 27
Cash balance	42,052 21	Profit and loss	15,286 72
Due from banks and bankers	12,518 03		
Furniture, fixtures, etc.	6,160 76		
Expenses, taxes, etc.	4,435 21		
Total resources	\$298,214 99	Total liabilities	\$298,214 99

SEMI-ANNUAL REPORT OF THE

UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEORGE L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$80,396 33	Capital paid in coin.....	\$100,000 00
Loans on stocks, bonds, and warrants (as collateral).....	17,993 28	Profit and loss.....	37,717 22
Loans on personal security.....	153,035 87	Due depositors.....	229,800 26
Money on hand.....	35,674 41	Due banks and bankers.....	119 45
Due from banks and bankers.....	61,057 03		
Furniture and fixtures.....	2,711 77		
Expenses and taxes.....	15,850 51		
Other assets.....	917 73		
Total resources.....	\$367,636 93	Total liabilities.....	\$367,636 93

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. M. Widney.....	210 shares.	S. W. Little.....	55 shares.
D. O. Miltimore.....	100 shares.	D. R. Risley.....	10 shares.
C. M. Wells.....	40 shares.	L. J. P. Morrill.....	10 shares.
W. H. Workman.....	30 shares.		
Total number of shares held by the Directors is.....		455 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$29,000 00	\$232,000 00
Los Angeles.....	51,396 33	204,000 00
Totals.....	\$80,396 33	\$436,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS (AS COLLATERAL SECURITY).

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
University Bank of Los Angeles.....	\$13,000 00	\$8,373 28	\$16,000 00
Hesperia stock.....	15,000 00	8,600 00	45,000 00
San Fernando Land and Water Company.....	10,000 00	1,020 00	30,000 00
Totals.....	\$38,000 00	\$17,993 28	\$91,000 00

SEMI-ANNUAL REPORT OF THE
UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEO. L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$36,080 00	Capital paid in coin	\$100,000 00
Loans on personal security	196,766 89	Reserve fund	20,000 00
Money on hand	25,965 66	Profit and loss	10,791 56
Due from banks and bankers	23,891 48	Due depositors	173,378 28
Furniture and fixtures	2,796 77	Due banks and bankers	188 27
Expenses	3,967 01		
Other assets (cash on call)	14,890 30		
Total resources	\$304,358 11	Total liabilities	\$304,358 11

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. M. Widney	200 shares.	C. M. Wells	40 shares.
S. W. Little	115 shares.	L. H. Titus	50 shares.
D. O. Milmore	100 shares.	C. A. Warner	10 shares.

Total number of shares held by the Directors is 515 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$36,080 00	\$160,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hesperia Land and Water Company (as collateral)	\$15,000 00	\$8,000 00	\$25,000 00
The University Bank (as collateral)	11,500 00	7,500 00	14,500 00
San Fernando Land and Water Company (as collateral)	5,000 00	1,000 00	12,000 00
Totals	\$31,500 00	\$16,500 00	\$51,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the University Bank, doing business at Los Angeles, County of Los Angeles, on the eleventh day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$268,286 37	Capital paid up.....	\$100,000 00
Cash balance	40,509 89	Due depositors	223,465 50
Due from banks and bankers.	28,065 56	Interest collected.....	27,364 69
Furniture, fixtures, etc.....	2,312 77	Rents, exchange, etc.....	1,060 18
Expenses, taxes, etc.....	12,048 05		
Other assets.....	667 73		
Total resources.....	\$351,890 37	Total liabilities	\$351,890 37

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the University Bank, doing business at Los Angeles, County of Los Angeles, on the eighth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$259,513 76	Capital paid up.....	\$100,000 00
Cash balance	24,219 95	Reserve fund.....	20,000 00
Due from banks and bankers.	32,472 12	Due depositors	193,925 56
Furniture, fixtures, etc.....	2,790 77	Due banks and bankers.....	156 55
Expenses, taxes, etc.....	3,795 67	Interest collected.....	8,440 62
		Rents, exchange, etc.....	275 54
Total resources.....	\$322,798 27	Total liabilities	\$322,798 27

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

SAMUEL TEMPLETON, President.

EBEN C. FARLEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$24,193 00	Capital paid in coin.....	\$25,000 00
Loans on personal security...	46,695 74	Reserve fund.....	3,000 00
Money on hand.....	11,262 00	Profit and loss.....	4,209 34
Due from banks and bankers.	34,073 38	Due depositors.....	86,216 20
Furniture and fixtures.....	2,201 42		
Total resources.....	\$118,425 54	Total liabilities.....	\$118,425 54

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton.....	120 shares.	A. G. Huggins.....	120 shares.
John Stanfield.....	252 shares.	Robert Walker.....	40 shares.
John W. Lyndon.....	50 shares.		

Total number of shares held by the Directors is.....580 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$20,943 00	\$20,943 00
Santa Cruz.....	2,000 00	2,000 00
Monterey.....	250 00	250 00
Washington Territory.....	1,000 00	1,000 00
Totals.....	\$24,193 00	\$24,193 00

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$38,418 64	Capital paid in coin.....	\$37,355 00
Loans on stocks, bonds, and warrants.....	1,875 00	Reserve fund.....	5,200 00
Loans on personal security.....	55,927 55	Profit and loss.....	2,091 83
Money on hand.....	19,878 70	Due depositors.....	88,294 16
Due from banks and bankers.....	14,292 91		
Furniture and fixtures.....	2,201 42		
Expenses.....	346 77		
Total resources.....	\$132,940 99	Total liabilities.....	\$132,940 99

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,355. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. L. Turner.....	120 shares.	Robert Walker.....	40 shares.
A. G. Huggins.....	120 shares.	John W. Lyndon.....	10 shares.
John Stanfield.....	252 shares.		

Total number of shares held by the Directors is.....542 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara.....	\$38,168 64
Santa Clara.....	250 00
Total.....	\$38,418 64

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
25 shares Saratoga and Los Gatos Real Estate Associates....	\$1,250 00	\$800 00
158 shares Los Gatos Coöperative Winery.....	1,580 00	1,075 00
Totals.....	\$2,830 00	\$1,875 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the thirtieth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$85,237 90	Capital paid up.....	\$27,250 00
Cash balance	11,267 94	Reserve fund.....	5,200 00
Due from banks and bankers.	8,875 05	Due depositors	74,292 02
Furniture, fixtures, etc.....	2,201 42	Interest collected.....	578 32
Expenses, taxes, etc.....	309 80	Rents, exchange, etc.	45 09
		Profit and loss.....	526 68
Total resources.....	\$107,892 11	Total liabilities	\$107,892 11

SEMI-ANNUAL REPORT OF THE

DECKER, JEWETT & CO. BANK—MARYSVILLE.

[Incorporated November 12, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	5,000 00	Due depositors	330,171 61
Loans on real estate	166,550 50	Due banks and bankers	45,816 10
Loans on other securities	7,500 00		
Loans on personal security	234,273 89		
Money on hand	40,069 09		
Due from banks and bankers	1,447 19		
Furniture and fixtures	2,300 00		
Expenses	5,202 19		
Other assets	1,614 85		
Total resources	\$475,987 71	Total liabilities	\$475,987 71

DETAILS.

The amount of authorized capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Jewett	400 shares.	D. E. Knight	50 shares.
A. C. Bingham	50 shares.	I. S. Belcher	10 shares.
W. T. Ellis	50 shares.		

Total number of shares held by the Directors is 560 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$23,800 00	\$81,000 00
Colusa	7,950 50	16,000 00
Sutter	103,800 00	268,400 00
Tehama	3,000 00	4,500 00
Yuba	28,000 00	74,100 00
Totals	\$166,550 50	\$444,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marysville Water Company (6 per cent)	\$5,000 00	\$5,000 00	\$5,000 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain in store)	\$7,500 00	\$8,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Decker, Jewett & Co. Bank, doing business at Marysville, County of Yuba, on the twentieth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	5,000 00	Due depositors	337,825 04
Loans and discounts	362,836 23	Due banks and bankers	8,251 12
Cash balance	50,994 16	Rents, exchange, etc.	148 21
Due from banks and bankers	5,692 08	Other liabilities	10 68
Furniture, fixtures, etc.	2,300 00		
Expenses, taxes, etc.	3,727 39		
Other assets	3,685 19		
Total resources	\$446,235 05	Total liabilities	\$446,235 05

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County warrants	10,293 15	Reserve fund	88,651 70
Loans on real estate	186,250 32	Profit and loss	11,104 28
Loans on other securities (grain, etc.)	22,500 00	Due depositors	242,051 14
Loans on personal security	157,475 46		
Money on hand	18,252 73		
Due from banks and bankers	21,979 78		
Furniture and fixtures	1,500 00		
Other assets	19,555 68		
Total resources	\$441,807 12	Total liabilities	\$441,807 12

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	H. M. Hale	100 shares.
Charles Fish	125 shares.	J. H. Carothers	60 shares.
B. Fernandez	100 shares.		

Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$82,743 17	\$211,900 00
Tulare	54,202 50	125,000 00
Fresno	33,604 65	86,100 00
San Diego	10,000 00	20,000 00
Alameda	5,000 00	6,000 00
Lincoln, W. T.	700 00	3,200 00
Totals	\$186,250 32	\$452,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa warrants	\$10,293 15	\$10,293 15	\$10,293 15

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
1,723,690 pounds wheat.....	\$20,000 00	\$24,000 00
529,695 pounds hay	2,500 00	2,080 00
Totals	\$22,500 00	\$26,080 00

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	237,841 81	Reserve fund.....	93,755 98
Loans on other securities (grain, etc.).....	40,000 00	Profit and loss.....	11,766 76
Loans on personal security...	155,473 37	Due depositors	293,000 83
Money on hand	16,967 61		
Due from banks and bankers.	18,337 32		
Furniture and fixtures.....	1,500 00		
Other assets (accrued interest)	24,403 46		
Total resources.....	\$498,523 57	Total liabilities	\$498,523 57

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish.....	125 shares.	J. H. Carothers.....	60 shares.
Charles Fish	125 shares.	H. M. Hale.....	100 shares.
B. Fernandez.....	100 shares.		

Total number of shares held by the Directors is.....510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$140,131 14	\$289,605 00
Tulare.....	57,326 88	150,000 00
Fresno	34,604 65	90,900 00
Alameda	5,000 00	6,000 00
Lincoln, W. T.	779 14	3,200 00
Totals	\$237,841 81	\$539,705 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
480 bales grain bags, 2,945 boxes tin plates (damaged)-----	\$40,000 00	\$45,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the seventh day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	1,297 25	Reserve fund.....	93,755 98
Loans and discounts.....	363,215 09	Due depositors	244,013 95
Cash balance	29,301 18	Interest collected.....	14 75
Due from banks and bankers.....	19,604 22	Rents, exchange, etc.	36 40
Furniture, fixtures, etc.....	1,500 00		
Expenses, taxes, etc.....	427 60		
Other assets.....	18,475 74		
Total resources.....	\$437,821 08	Total liabilities.....	\$437,821 08

SEMI-ANNUAL REPORT OF THE

MENDOCINO DISCOUNT BANK—MENDOCINO.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$5,773 03	Capital paid in coin	\$30,000 00
Loans on stocks, bonds, and warrants	4,159 81	Reserve fund.....	2,436 48
Loans on personal security...	30,987 44	Profit and loss	8,228 48
Money on hand	22,790 34	Due depositors	64,038 92
Due from banks and bankers.	22,780 89	Other liabilities (collections).	17,953 47
Furniture and fixtures	700 00		
Collection on Wells, Fargo & Co.'s Bank.....	16,302 07		
Collection on Pacific Bank ...	19,163 77		
Total resources.....	\$122,657 35	Total liabilities	\$122,657 35

DETAILS.

The amount of capital stock is \$30,000; amount subscribed is \$30,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown	1 share.	Silas Coombs.....	25 shares.
William Heeser	3 shares.	Ruel Stickney.....	1 share.
Charles W. Denslow.....	442 shares.	Henry H. Jarvis	1 share.
Augustus Heeser.....	3 shares.		
Total number of shares held by the Directors is		476 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino County	\$5,773 03	\$28,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
9 shares of the stock of the Mendocino Lumber Company.....	\$9,000 00	\$4,159 81	\$5,400 00

SEMI-ANNUAL REPORT OF THE

MENDOCINO DISCOUNT BANK—MENDOCINO.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$30,617 03	Cash paid in coin.....	\$30,000 00
Loans on stocks, bonds, and warrants.....	4,159 81	Reserve fund.....	2,436 48
Loans on personal security.....	32,318 95	Profit and loss.....	6,814 14
Money on hand.....	4,458 70	Due depositors.....	70,115 35
Due from banks and bankers.....	20,582 69	Other liabilities (collections).....	14,459 01
Furniture and fixtures.....	700 00		
Collections on Wells, Fargo & Co.'s bank.....	14,292 10		
Collections on Pacific Bank.....	16,695 70		
Total resources.....	\$123,824 98	Total liabilities.....	\$123,824 98

DETAILS.

The amount of capital stock has been last month increased from \$30,000 to \$500,000; amount subscribed is \$30,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles W. Denslow.....	442 shares.	Eugene Brown.....	1 share.
Silas Coombs.....	25 shares.	Henry H. Jarvis.....	1 share.
Ruel Stickney.....	1 share.	August Heeser.....	3 shares.
William Heeser.....	3 shares.		
Total number of shares held by the Directors is			476 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$30,617 03	\$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
9 shares of the Mendocino Lumber Co.....	\$9,000 00	\$4,159 81	\$5,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the thirtieth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$63,381 27	Capital paid up	\$30,000 00
Cash balance	2,135 30	Reserve fund	7,815 52
Due from banks and bankers	65,400 93	Due depositors	94,084 05
Furniture, fixtures, etc.	700 00	Interest collected	665 75
Expenses, taxes, etc.	1,018 85	Rents, exchange, etc.	266 34
Other assets	195 31		
Total resources	\$132,831 66	Total liabilities	\$132,831 66

SEMI-ANNUAL REPORT OF THE
MERCED BANK—MERCED.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

JOHN RUDDLE, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$41,475 00
Real estate taken for debt	23,870 14	Profit and loss	14,616 55
Miscellaneous bonds and stocks	814 35	Due depositors	96,526 66
County warrants	669 36	Due banks and bankers	27,533 02
Loans on real estate	46,679 29		
Loans on other securities (grain, etc.)	3,019 67		
Loans on personal security	87,350 05		
Money on hand	5,695 10		
Due from banks and bankers	303 27		
Furniture and fixtures	1,750 00		
Total resources	\$180,151 23	Total liabilities	\$180,151 23

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$55,300; amount paid in coin is \$41,475. The total number of shares of stock issued is 553 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ruddle	132½ shares.	A. Ingalsbe	80 shares.
C. Landram	40 shares.	J. A. Perry	14 shares.
J. R. White	24 shares.	Frank Howell	10 shares.

Total number of shares held by the Directors is 300½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$18,240 00	\$22,800 00
Merced	630 14	1,200 00
Merced	5,000 00	6,000 00
Totals	\$23,870 14	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$1,320 22	\$5,000 00
Merced	45,359 07	77,300 00
Totals	\$46,679 29	\$82,300 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Gold Mining Company's stock....	\$2,000 00	\$814 35	-----
Merced County warrants.....	669 36	669 36	\$669 36
Totals.....	\$2,669 36	\$1,483 71	\$669 36

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$1,515 00	\$2,500 00
Hay in warehouse.....	540 00	1,000 00
Grain in warehouse.....	739 67	850 00
Orders on Merced County Auditor for salary warrants.....	225 00	225 00
Totals.....	\$3,019 67	\$4,575 00

SEMI-ANNUAL REPORT OF THE

MERCED BANK—MERCED.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JOHN RUDDLE, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$41,475 00
Real estate taken for debt.....	23,870 14	Profit and loss.....	15,142 97
Miscellaneous bonds and stocks.....	814 35	Due depositors.....	118,256 04
County warrants.....	1,736 75	Due banks and bankers.....	26,019 47
Loans on real estate.....	55,954 61	Dividends unpaid.....	1,244 25
Loans on other securities (grain, etc.).....	3,359 87		
Loans on personal security.....	97,274 79		
Money on hand.....	7,106 02		
Due from banks and bankers.....	271 20		
Furniture and fixtures.....	1,750 00		
Total resources.....	\$202,137 73	Total liabilities.....	\$202,137 73

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$55,300; amount paid in coin is \$41,475. The total number of shares of stock issued is 553 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ruddle.....	64 shares.	A. Zirker.....	10 shares.
C. Landram.....	63½ shares.	C. A. H. Warfield.....	15 shares.
A. Ingalsbe.....	40 shares.	C. C. Nelson.....	24 shares.
J. A. Perry.....	44 shares.		
Total number of shares held by the Directors is.....		260½ shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$18,240 00	\$22,800 00
Merced.....	630 14	1,200 00
Merced.....	5,000 00	6,000 00
Totals.....	\$23,870 14	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$1,147 00	\$1,600 00
Merced.....	29,495 12	40,000 00
Merced.....	1,168 00	2,500 00
Merced.....	1,482 68	5,000 00
Merced.....	1,236 46	1,800 00
Merced.....	600 00	1,200 00
Merced.....	2,260 00	3,000 00
Merced.....	400 00	600 00
Merced.....	813 70	1,600 00
Merced.....	8,000 00	10,000 00
Merced.....	1,600 00	3,000 00
Merced.....	6,000 00	15,000 00
Fresno.....	1,201 65	5,000 00
Fresno.....	350 00	1,000 00
Fresno.....	200 00	1,000 00
Totals.....	\$55,954 61	\$92,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Gold Mining Company's stock.....	\$2,000 00	\$814 35	-----
Merced County warrants.....	1,736 75	1,736 75	\$1,736 75
Totals.....	\$3,736 75	\$2,551 10	-----

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse	\$1,515 00	\$2,000 00
Hay in warehouse	540 00	1,000 00
Orders on Merced County Auditor for salary warrants	205 00	205 00
Crop mortgage on grain in stack and in sack	101 50	1,000 00
Crop mortgage on grain in stack and in sack	998 37	6,000 00
Totals	\$3,359 87	\$10,205 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Bank, doing business at Merced, County of Merced, on the eighth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$41,475 00
Other real estate	26,371 32	Due depositors	88,615 20
Invested in stocks, bonds, and warrants	1,505 75	Due banks and bankers	29,664 59
Loans and discounts	126,240 34	Interest collected	2,737 13
Cash balance	4,158 87	Rents, exchange, etc.	62 75
Due from banks and bankers	59 04	Profit and loss	8,033 15
Furniture, fixtures, etc.	1,750 00		
Expenses, taxes, etc.	504 50		
Total resources	\$170,587 82	Total liabilities	\$170,587 82

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	93,947 80	Reserve fund	116,600 00
Miscellaneous bonds and stocks	1,000 00	Profit and loss	95,663 73
County warrants	5,376 80	Due depositors	233,828 90
Loans on real estate	190,054 85	Due banks and bankers	501 42
Loans on stocks, bonds, and warrants	23,835 00		
Loans on other securities (grain, etc.)	16,368 98		
Loans on personal security	206,241 27		
Money on hand	70,490 77		
Due from banks and bankers	11,283 58		
Furniture and fixtures	1,000 00		
Total resources	\$621,599 05	Total liabilities	\$621,599 05

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	587 shares.	Caleb Dorsey	62 shares.
C. J. Cressey	342 shares.	F. A. Cressey	50 shares.
Robert McHenry	338 shares.	J. R. Broughton	50 shares.
E. B. Beard	157 shares.		

Total number of shares held by the Directors is 1,586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,000 00	\$19,200 00
Stanislaus	76,947 80	90,000 00
Totals	\$93,947 80	\$109,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$190,054 85	\$300,000 00

BANK COMMISSIONERS' REPORT.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds	\$1,000 00	\$1,000 00	\$1,000 00
Stanislaus County warrants	5,376 80	5,376 80	5,376 80
Totals	\$6,376 80	\$6,376 80	\$6,376 80

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Co. stock	\$19,920 00	\$8,000 00	\$14,940 00
218 shares Modesto Bank stock	15,260 00	15,400 00	32,700 00
10 shares Stockton Savings and Loan Society ..	1,000 00	435 00	1,500 00
Totals	\$36,180 00	\$23,835 00	\$49,140 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$16,368 98	\$21,000 00

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	148,109 52	Reserve fund	118,500 00
Miscellaneous bonds and stocks	800 00	Profit and loss	97,315 65
Loans on real estate	138,032 40	Due depositors	100,243 28
Loans on stocks, bonds, and warrants	15,509 90	Due banks and bankers	63,566 47
Loans on personal security	238,464 35		
Money on hand	10,709 23		
Furniture and fixtures	1,000 00		
Total resources	\$554,625 40	Total liabilities	\$554,625 40

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. J. Cressey	342 shares.	F. A. Cressey	50 shares.
A. L. Cressey	587 shares.	J. R. Broughton	50 shares.
E. B. Beard	157 shares.	O. McHenry	50 shares.
C. Dorsey	62 shares.		

Total number of shares held by the Directors is.....1,298 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,000 00	\$19,200 00
Stanislaus	131,109 52	150,000 00
Totals	\$148,109 52	\$169,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$138,032 40	\$180,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds	\$800 00	\$800 00	\$800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Company stock	\$19,920 00	\$8,000 00	\$14,940 00
48 shares Modesto Bank stock	3,360 00	\$6,959 90	7,680 00
250 shares Stanislaus Development Company	1,500 00	550 00	1,500 00
Totals	\$24,780 00	\$15,509 90	\$24,120 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the eleventh day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up	\$175,000 00
Other real estate	25,900 00	Reserve fund	116,600 00
Invested in stocks, bonds, and warrants	1,645 79	Due depositors	124,710 74
Loans and discounts	473,944 06	Due banks and bankers	11,160 02
Cash balance	20,936 71	Interest collected	17,800 60
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	1,027 05
Expenses, taxes, etc.	792 55	Profit and loss	79,920 70
Total resources	\$526,219 11	Total liabilities	\$526,219 11

SEMI-ANNUAL REPORT OF THE
GRANITE BANK OF MONROVIA.

[Incorporated January 16, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

T. V. LAMPORT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid in coin	\$50,000 00
Loans on real estate.....	6,500 00	Profit and loss.....	5,974 49
Loans on stocks, bonds, and warrants	619 92	Due depositors	39,917 94
Loans on personal security...	45,101 28	Due banks and bankers	645 81
Money on hand	4,601 11		
Due from banks and bankers.	8,596 32		
Furniture and fixtures	3,202 68		
Expenses.....	4,035 93		
Total resources.....	\$96,538 24	Total liabilities.....	\$96,538 24

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence.....	400 shares.	J. D. Bicknell	100 shares.
T. V. Lamport	335 shares.	W. A. Pile.....	10 shares.
W. N. Monroe.....	200 shares.	J. I. Case.....	400 shares.
J. M. Studebaker	250 shares.		

Total number of shares held by the Directors is.....1,695 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles County.....	\$6,500 00	\$10,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amount of school orders.....	\$619 92	\$619 92

SEMI-ANNUAL REPORT OF THE

GRANITE BANK OF MONROVIA.

[Incorporated January 16, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

W. H. COOK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid in coin	\$46,625 00
Loans on real estate	10,209 71	Profit and loss	7,463 44
Loans on personal security	40,534 31	Due depositors	22,695 82
Money on hand	2,586 78	Due banks and bankers	9,252 73
Due from banks and bankers	163 42		
Furniture and fixtures	3,202 68		
Expenses	5,459 09		
Total resources	\$86,036 99	Total liabilities	\$86,036 99

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence	400 shares.	J. D. Bicknell	100 shares.
J. I. Case	400 shares.	W. A. Pile	10 shares.
J. M. Thomas	80 shares.	T. V. Lamport	200 shares.
J. M. Studebaker	250 shares.		
Total number of shares held by the Directors is		1,440 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,209 71	\$14,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the Granite Bank of Monrovia, doing business at Monrovia, County of Los Angeles, on the eleventh day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid up	\$50,000 00
Loans and discounts	49,349 35	Due depositors	25,484 35
Cash balance	3,382 49	Due banks and bankers	3,376 00
Due from banks and bankers	774 32	Interest collected	2,477 90
Furniture, fixtures, etc.	3,200 18	Rents, exchange, etc.	34 97
Expenses, taxes, etc.	2,894 23	Profit and loss	2,108 35
Total resources	\$83,481 57	Total liabilities	\$83,481 57

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Granite Bank of Monrovia, doing business at Monrovia, County of Los Angeles, on the fifteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid up	\$46,625 00
Loans and discounts	50,551 91	Due depositors	23,818 20
Cash balance	3,813 98	Due banks and bankers	9,571 13
Due from banks and bankers	530 97	Interest collected	5,125 96
Furniture, fixtures, etc.	3,202 68	Rents, exchange, etc.	47 27
Expenses, taxes, etc.	5,293 82	Profit and loss	2,086 80
Total resources	\$87,274 36	Total liabilities	\$87,274 36

SEMI-ANNUAL REPORT OF THE

GRANITE BANK OF MONROVIA.

[Incorporated January 16, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

W. H. COOK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid in coin	\$46,625 00
Loans on real estate	10,209 71	Profit and loss	7,463 44
Loans on personal security	40,534 31	Due depositors	22,695 82
Money on hand	2,586 78	Due banks and bankers	9,252 73
Due from banks and bankers	163 42		
Furniture and fixtures	3,202 68		
Expenses	5,459 09		
Total resources	\$86,036 99	Total liabilities	\$86,036 99

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence	400 shares.	J. D. Bicknell	100 shares.
J. I. Case	400 shares.	W. A. Pile	10 shares.
J. M. Thomas	80 shares.	T. V. Lamport	200 shares.
J. M. Studebaker	250 shares.		

Total number of shares held by the Directors is 1,440 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,209 71	\$14,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the Granite Bank of Monrovia, doing business at Monrovia, County of Los Angeles, on the eleventh day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid up	\$50,000 00
Loans and discounts	49,349 35	Due depositors	25,484 35
Cash balance	3,382 49	Due banks and bankers	3,376 00
Due from banks and bankers	774 32	Interest collected	2,477 90
Furniture, fixtures, etc.	3,200 18	Rents, exchange, etc.	34 97
Expenses, taxes, etc.	2,894 23	Profit and loss	2,108 35
Total resources	\$83,481 57	Total liabilities	\$83,481 57

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Granite Bank of Monrovia, doing business at Monrovia, County of Los Angeles, on the fifteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid up.....	\$46,625 00
Loans and discounts	50,551 91	Due depositors	23,818 20
Cash balance	3,813 98	Due banks and bankers.....	9,571 13
Due from banks and bankers.....	530 97	Interest collected.....	5,125 96
Furniture, fixtures, etc.....	3,202 68	Rents, exchange, etc.	47 27
Expenses, taxes, etc.....	5,293 82	Profit and loss.....	2,086 80
Total resources.....	\$87,274 36	Total liabilities.....	\$87,274 36

SEMI-ANNUAL REPORT OF THE
BANK OF NAPA—NAPA CITY.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe, vault, and furniture	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	73,755 25	Reserve fund	61,054 91
Miscellaneous bonds and stocks	37,500 00	Due depositors	218,738 98
County warrants	1,972 38	Dividends unpaid	3,298 87
Loans on real estate	129,608 82	Other liabilities	8 00
Loans on stocks, bonds, and warrants	8,841 65		
Loans on other securities (grain, etc.)	4,865 47		
Loans on personal security	110,814 18		
Money on hand	15,282 60		
Due from banks and bankers	57,585 82		
Other assets (accrued interest unpaid—solvent)	13,174 59		
Total resources	\$469,400 76	Total liabilities	\$469,400 76

DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	47 shares.	J. W. Miller	10 shares.
Lyman Chapman	20 shares.	James Preece	67 shares.
Chas. A. Derby	60 shares.	Charles Robinson	30 shares.
Seneca Ewer	10 shares.	E. W. Robinson	10 shares.
Thomas Earl	10 shares.	David Smith	10 shares.
S. E. Holden	12 shares.	Matthew Shaw	5 shares.
William Locker	5 shares.	Joseph Smyth	62 shares.
J. M. Mansfield	74 shares.	Wm. A. Trubody	22 shares.
W. L. Maynard	10 shares.		
Total number of shares held by the Directors is		463 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$70,107 10	\$82,000 00
Fresno	3,648 15	5,350 50
Totals	\$73,755 25	\$87,350 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$129,108 82	\$180,000 00
Maricopa County, Arizona	500 00	1,000 00
Totals	\$129,608 82	\$181,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Company	\$50,000 00	\$37,500 00	\$37,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry shares of capital stock of Bank of Napa, mill, building association, etc.	\$17,130 00	\$8,841 65	\$10,275 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policies and wheat in warehouse	\$4,865 47	\$8,754 00

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA—NAPA CITY.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe, vault, and furniture	\$13,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	72,300 55	Reserve fund	63,023 70
Miscellaneous bonds and stocks	37,500 00	Due depositors	174,493 50
Loans on real estate	150,003 89	Due banks and bankers	24,857 51
Loans on stocks, bonds, and warrants	10,904 90	Dividends unpaid	2,719 98
Loans on other securities (grain, etc.)	4,372 62	Other liabilities (accrued interest on old loan certificates; amount, \$100 one year at 8 per cent)	8 00
Loans on personal security	111,872 56		
Money on hand	27,085 05		
Due from banks and bankers	3,723 12		
Other assets (accrued interest unpaid—solvent)	17,640 00		
Total resources	\$451,402 69	Total liabilities	\$451,402 69

DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Solon M. Chapman	55 shares.	J. W. Miller	10 shares.
Lyman Chapman	20 shares.	James Preece	67 shares.
Charles A. Derby	60 shares.	Chas. Robinson	30 shares.
Seneca Ewer	10 shares.	E. W. Robinson	10 shares.
Thomas Earl	10 shares.	David Smith	10 shares.
Samuel E. Holden	15 shares.	Matthew Shaw	5 shares.
William Locker	5 shares.	Joseph Smyth	62 shares.
J. M. Mansfield	74 shares.	Wm. A. Trubody	22 shares.
Wm. L. Maynard	10 shares.		
Total number of shares held by the Directors is		475 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$70,800 55	\$82,400 00
Fresno	1,500 00	2,500 00
Totals	\$72,300 55	\$84,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$150,003 89	\$225,000 00
Maricopa County, Arizona	350 00	1,000 00
Totals	\$150,353 89	\$226,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Co..	\$50,000 00	\$37,500 00	\$37,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry shares of capital stock of Bank of Napa, mill, building association, etc.....	\$20,780 00	\$10,904 90	\$11,168 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policies	\$4,372 62	\$8,266 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Napa, doing business at Napa, County of Napa, on the tenth day of December, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$186,300 00
Other real estate	72,133 45	Reserve fund	52,153 54
Invested in stocks, bonds, and warrants	39,268 68	Due depositors	195,098 24
Loans and discounts	250,146 22	Dividends unpaid	757 12
Cash balance	28,904 13		
Due from banks and bankers	27,856 42		
Total resources	\$434,308 90	Total liabilities	\$434,308 90

SEMI-ANNUAL REPORT OF THE
BANK OF NATIONAL CITY.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

FRANK A. KIMBALL, President.

J. S. GORDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,608 73	Capital paid in coin.....	\$30,000 00
Loans on stocks, bonds, and warrants.....	9,000 00	Profit and loss.....	6,519 58
Loans on other securities (grain, etc.).....	30,233 70	Due depositors.....	99,819 84
Loans on personal security...	44,936 27	Other liabilities (bills redis-counted).....	20,000 00
Money on hand.....	17,384 57		
Due from banks and bankers.	41,724 25		
Furniture and fixtures.....	391 90		
Total resources.....	\$156,339 42	Total liabilities.....	\$156,339 42

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Frank A. Kimball.....	500 shares.	William G. Dickinson.....	50 shares.
Warren C. Kimball.....	500 shares.	S. J. Baird.....	50 shares.
James S. Gordon.....	500 shares.	A. H. Isham.....	100 shares.
S. S. Johnston.....	96 shares.		

Total number of shares held by the Directors is.....1,796 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$12,608 73	\$31,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank, manufacturing, land, and title company's stocks.....	\$44,725 00	\$9,060 00	\$15,882 50

SEMI-ANNUAL REPORT OF THE
BANK OF NATIONAL CITY.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. C. KIMBALL, Vice-President.

J. S. GORDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$15,713 73	Capital paid in coin	\$30,000 00
Loans on stocks, bonds, and warrants	12,915 00	Profit and loss	8,494 04
Loans on other securities (grain, etc.)	27,833 70	Due depositors	69,696 46
Loans on personal security	50,490 76	Other liabilities	20,500 00
Money on hand	6,487 67		
Due from banks and bankers	14,785 19		
Furniture and fixtures	414 45		
Total resources	\$128,690 50	Total liabilities	\$128,690 50

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Frank A. Kimball	500 shares.	Wm. G. Dickinson	50 shares.
Warren C. Kimball	500 shares.	S. J. Baird	50 shares.
Jas. S. Gordon	500 shares.	A. H. Isham	100 shares.
S. S. Johnston	96 shares.		
Total number of shares held by the Directors is		1,796 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$15,713 73	\$28,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank, manufacturing, land, and title company's stock	\$93,125 00	\$12,915 00	\$17,075 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of National City, doing business at National City, County of San Diego, on the third day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$105,339 70	Capital paid up	\$30,000 00
Cash balance	11,396 49	Due depositors	103,876 64
Due from banks and bankers.	20,868 54	Due banks and bankers	9 60
Furniture, fixtures, etc.....	343 35	Interest collected.....	103 00
Expenses, taxes, etc.....	1 00	Rents, exchange, etc.	9 95
		Profit and loss.....	3,949 89
Total resources.....	\$137,949 08	Total liabilities.....	\$137,949 08

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of National City, doing business at National City, County of San Diego, on the twenty-first day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$105,688 59	Capital paid up	\$30,000 00
Cash balance	8,097 10	Due depositors	72,179 56
Due from banks and bankers.	15,467 28	Profit and loss	9,658 67
Furniture, fixtures, etc.....	414 45	Other liabilities	20,500 00
Expenses, taxes, etc.....	2,670 81		
Total resources.....	\$132,338 23	Total liabilities	\$132,338 23

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—NATIONAL CITY.

[Incorporated March 26, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. STEELE, President.

E. M. CARVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$20,334 62	Capital paid in coin	\$26,000 00
Loans on personal security...	25,283 52	Profit and loss	3,148 99
Money on hand	3,111 79	Due depositors	22,025 48
Due from banks and bankers.	2,268 55	Due banks and bankers	279 58
Expenses.....	455 57		
Total resources.....	\$51,454 05	Total liabilities	\$51,454 05

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$50,000; amount paid in coin is \$26,000. No stock issued.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Steele.....	100 shares.	N. E. Matthiensen	100 shares.
J. A. Rice	50 shares.	E. Thelen	100 shares.
R. G. Wallace	50 shares.	E. M. Carver	100 shares.

Total number of shares held by the Directors is.....500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$20,334 62	\$45,000 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—NATIONAL CITY.

[Incorporated March 26, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. C. HUSSEY, President.

E. M. CARVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$10,751 42	Capital paid in coin.....	\$10,500 00
Loans on personal security...	4,776 67	Profit and loss.....	2,768 62
Money on hand	7,585 80	Due depositors	12,600 26
Due from banks and bankers.	1,183 83		
Expenses.....	1,631 16		
Total resources.....	\$25,928 88	Total liabilities	\$25,928 88

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$50,000; amount paid in coin is \$10,500. No stock issued.

The names of the Directors are as follows: J. C. Hussey, E. M. Carver, M. E. Crafton, C. N. Leonard, M. S. Babcock, N. C. Matthiessen.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego.....	\$10,751 42

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at National City, County of San Diego, on the twentieth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate (by purchase).....	\$886 13	Capital paid up.....	\$26,000 00
Loans and discounts.....	38,602 13	Due depositors.....	15,369 38
Cash balance.....	1,184 00	Profit and loss.....	4,242 15
Due from banks and bankers..	2,238 64		
Expenses, taxes, etc.....	2,700 63		
Total resources.....	\$45,611 53	Total liabilities.....	\$45,611 53

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at National City, County of San Diego, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$15,104 25	Capital paid up.....	\$10,500 00
Cash balance.....	1,649 70	Due depositors.....	7,054 24
Due from banks and bankers..	1,932 65	Profit and loss.....	2,763 52
Expenses, taxes, etc.....	1,631 16		
Total resources.....	\$20,317 76	Total liabilities.....	\$20,317 76

SEMI-ANNUAL REPORT OF THE

CITIZENS BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	6,220 00	Reserve fund	10,000 00
Miscellaneous bonds and stocks	25,800 00	Profit and loss	11,576 48
County warrants	2,259 23	Due depositors	100,732 14
Loans on real estate	53,212 38	Due banks and bankers	7,429 19
Loans on stocks, bonds, and warrants	600 00	Dividends unpaid	432 55
Loans on other securities (grain, etc.)	5,624 73		
Loans on personal security	35,480 15		
Money on hand	18,500 85		
Due from banks and bankers	3,484 07		
Furniture and fixtures	2,500 00		
Other assets (gold bullion)	1,488 95		
Total resources	\$160,170 36	Total liabilities	\$160,170 36

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jno. T. Morgan	913.01 shares.	Wm. Edwards	13.43 shares.
E. M. Preston	552.00 shares.	Geo. M. Hughes	1.53 shares.
D. E. Morgan	106.28 shares.	R. M. Hunt	1.53 shares.
Lord Houseman	21.57 shares.		

Total number of shares held by the Directors is 1,609.95 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$6,220 00	\$6,220 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$53,212 38	\$90,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds	\$9,400 00	\$9,400 00	\$9,600 00
Truckee school district bonds	6,000 00	6,025 00	6,100 00
Union Iron Works bonds	5,000 00	5,325 00	5,250 00
Contra Costa water bonds	5,000 00	5,050 00	5,200 00
County warrants	2,259 23	2,259 23	2,259 23
Totals	\$27,659 23	\$28,059 23	\$28,409 23

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock	\$1,800 00	\$600 00	\$1,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance policy	\$902 75	\$2,410 00
Gold-bearing sulphurets and gold bullion	4,921 98	5,000 00
Totals	\$5,824 73	\$7,410 00

SEMI-ANNUAL REPORT OF THE

CITIZENS BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	6,200 00	Reserve fund	10,000 00
Miscellaneous bonds and stocks	24,100 00	Profit and loss	11,893 01
County warrants	892 17	Due depositors	105,493 02
Loans on real estate	49,407 38	Due banks and bankers	1,085 19
Loans on stocks, bonds, and warrants	340 00	Dividends unpaid	1,057 14
Loans on other securities (grain, etc.)	3,468 75		
Loans on personal security	32,948 19		
Money on hand	24,469 29		
Due from banks and bankers	6,515 72		
Furniture and fixtures	2,500 00		
Other assets (gold bullion)	1,298 98		
With Grass Valley agency	2,387 88		
Total resources	\$159,528 36	Total liabilities	\$159,528 36

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jno. T. Morgan.....	913.01 shares.	Lord Houseman.....	13.43 shares.
E. M. Preston.....	552.60 shares.	R. M. Hunt.....	1.53 shares.
D. E. Morgan.....	106.28 shares.	George M. Hughes.....	1.53 shares.
William Edwards.....	21.57 shares.		

Total number of shares held by the Directors is.....1,609.95 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$6,200 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$49,407 38	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works	\$5,000 00	\$5,325 00	\$5,250 00
Contra Costa Water Company	5,000 00	5,050 00	5,150 00
Nevada County	8,700 00	8,700 00	8,900 00
Truckee School.....	5,000 00	5,025 00	5,100 00
Totals.....	\$23,700 00	\$24,100 00	\$24,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Water stock	\$1,500 00	\$340 00	\$1,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance.....	\$922 75	\$1,500 00
Gold bullion.....	2,546 00	2,600 00
Totals.....	\$3,468 75	\$4,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens Bank of Nevada City, doing business at Nevada City, County of Nevada, on the twenty-first day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up.....	\$30,000 00
Other real estate.....	6,200 00	Reserve fund.....	10,000 00
Invested in stocks, bonds, and warrants	24,610 89	Due depositors	109,754 83
Loans and discounts.....	85,345 07	Interest collected.....	377 92
Cash balance	16,791 17	Rents, exchange, etc.	117 66
Due from banks and bankers.	13,798 29	Dividends unpaid	404 21
Furniture, fixtures, etc.....	2,500 00	Profit and loss.....	12,003 44
Expenses, taxes, etc.....	112 35		
Other assets (bullion).....	3,213 17		
G. V. agency.....	5,087 12		
Total resources	\$162,658 06	Total liabilities	\$162,658 06

SEMI-ANNUAL REPORT OF THE
BANK OF OAKDALE.

[Incorporated January 18, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$246 85	Capital paid in coin	\$13,590 00
Loans on real estate	18,361 70	Profit and loss	1,512 59
Loans on other securities (grain, etc.)	1,232 30	Due depositors	32,872 10
Loans on personal security	21,659 07	Due banks and bankers	557 39
Money on hand	2,057 35		
Due from banks and bankers	2,217 70		
Furniture and fixtures	958 30		
Expenses	1,798 81		
Total resources	\$48,532 08	Total liabilities	\$48,532 08

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$135,900; amount paid in coin is \$13,590. The total number of shares of stock issued is 1,359 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jacob Haslacher	200 shares.	J. D. Bentley	40 shares.
Louis Kahn	100 shares.	E. Reynolds	15 shares.
N. S. Harrold	50 shares.	Chas. E. Welch	10 shares.
D. Goldstein	50 shares.	A. Harris	10 shares.
Thomas B. Dorsey	5 shares.		
Total number of shares held by the Directors is		480 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$18,361 70	\$46,300 00

SEMI-ANNUAL REPORT OF THE

BANK OF OAKDALE.

[Incorporated January 18, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$18,861 70	Capital paid in coin	\$40,770 00
Loans on personal security...	47,769 00	Profit and loss	2,341 05
Money on hand	1,329 79	Due depositors	20,617 80
Due from banks and bankers.	129 64	Due banks and bankers	8,620 38
Furniture and fixtures	988 93		
Expenses.....	3,270 17		
Total resources.....	\$72,349 23	Total liabilities	\$72,349 23

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$135,900; amount paid in coin is \$40,770. The total number of shares of stock issued is 1,359 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jacob Haslacher	200 shares.	D. Goldstein	50 shares.
Louis Kahn	100 shares.	Thos. B. Dorsey	5 shares.
N. S. Harrold	50 shares.	E. Reynolds	15 shares.
J. D. Bentley	40 shares.	C. E. Welch	10 shares.
R. W. Hatheway	5 shares.		

Total number of shares held by the Directors is 475 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$18,861 70	\$51,900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oakdale, doing business at Oakdale, County of Stanislaus, on the eighteenth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$13 25	Capital paid up.....	\$13,490 00
Loans and discounts	32,762 75	Due depositors	43,187 84
Cash balance	6,777 16	Rents, exchange, etc.	365 55
Due from banks and bankers	15,496 15	Profit and loss	555 18
Furniture, fixtures, etc.	957 80		
Expenses, taxes, etc.	1,591 46		
Total resources.....	\$57,598 57	Total liabilities	\$57,598 57

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.

[Incorporated September 1, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$12,176 07	Capital paid in coin	\$100,000 00
County warrants	9,315 70	Profit and loss	6,039 63
Loans on real estate	20,900 00	Due depositors	161,749 83
Loans on stocks, bonds, and warrants	41,875 00	Interest-bearing certificates ..	1,070 00
Loans on other securities (grain, etc.)	6,651 75	Suspense	10 00
Loans on personal security ..	125,897 97		
Money on hand	37,048 10		
Due from banks and bankers ..	11,101 86		
Furniture and fixtures	3,903 01		
Total resources	\$268,869 46	Total liabilities	\$268,869 46

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Henry	335 shares.	Jacob Greenhood	30 shares.
J. C. Wilson	5 shares.	V. H. Metcalf	15 shares.
S. M. Babbitt	70 shares.	J. W. Phillips	75 shares.
Charles Jurgens	10 shares.		

Total number of shares held by the Directors is 540 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$17,600 00	\$59,500 00
Colusa	3,000 00	6,000 00
Santa Cruz	300 00	1,200 00
Tulare	500 00	1,000 00
Totals	\$21,400 00	\$67,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Company	\$8,000 00	\$8,000 00	\$8,000 00
Union Iron Works	4,000 00	4,187 22	4,240 00
County warrants	9,315 70	9,315 70	9,315 70
City warrants	4,255 65	4,255 65	4,255 65
State warrants	398 15	398 15	398 15
Totals	\$25,969 50	\$26,156 72	\$26,209 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous land associations and other stocks.....	\$41,875 00	\$84,126 35

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.

[Incorporated September 1, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$12,176 07	Capital paid in coin	\$100,000 00
County warrants.....	122 00	Profit and loss.....	6,361 64
Loans on real estate.....	15,910 00	Due depositors	127,627 07
Loans on stocks, bonds, and warrants.....	36,880 00	Interest-bearing certificates..	920 00
Loans on other securities (grain, etc.).....	3,000 00		
Loans on personal security...	98,410 88		
Money on hand	49,718 35		
Due from banks and bankers.	11,917 52		
Furniture and fixtures	3,984 26		
Other assets	2,789 63		
Total resources	\$234,908 71	Total liabilities	\$234,908 71

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

A. C. Henry	340 shares.	Victor H. Metcalf	15 shares.
J. W. Phillips.....	75 shares.	Chas. Jurgens	10 shares.
S. M. Babbitt	70 shares.	W. W. Whitman	10 shares.
J. Greenhood.....	30 shares.		

Total number of shares held by the Directors is. 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$10,960 00	\$51,050 00
Santa Cruz	250 00	1,050 00
Colusa.....	3,000 00	6,000 00
Tulare.....	500 00	900 00
Fresno	1,200 00	4,000 00
Totals	\$15,910 00	\$63,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Company	\$8,000 00	\$8,000 00	\$7,680 00
Union Iron Works	4,000 00	4,176 07	4,190 00
County warrants	122 00	122 00	122 00
Totals	\$12,122 00	\$12,298 07	\$11,992 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous land associations and other stocks.....	\$36,880 00	\$83,655 85

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank and Trust Company, doing business at Oakland, County of Alameda, on the sixteenth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$23,583 08	Capital paid up.....	\$100,000 00
Loans and discounts	166,160 28	Due depositors	172,474 65
Cash balance	64,918 88	Interest collected.....	208 60
Due from banks and bankers.....	17,869 68	Rents, exchange, etc.	6 46
Furniture, fixtures, etc.....	3,903 01	Dividends unpaid.....	1,258 46
Expenses, taxes, etc.	630 00	Profit and loss.....	3,106 26
Total resources	\$277,064 93	Other liabilities.....	10 50
		Total liabilities	\$277,064 93

SEMI-ANNUAL REPORT OF THE
BANK OF OCEANSIDE.

[Incorporated June 9, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,643 92	Capital paid in coin	\$50,000 00
County warrants	199 82	Reserve fund	900 00
Loans on real estate	31,977 00	Profit and loss	3,760 40
Loans on personal security	5,079 53	Due depositors	13,366 27
Money on hand	3,763 75	Due banks and bankers	153 93
Due from banks and bankers	390 37	Other liabilities (bills redis-	
Furniture and fixtures	713 00	counted)	2,000 00
Expenses	2,038 15		
Taxes	375 06		
Total resources	\$70,180 60	Total liabilities	\$70,180 60

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. H. Horne	50 shares.	Edward Dexter	28 shares.
A. L. Bryan	50 shares.	F. P. McCray	20 shares.
C. L. Morrill	100 shares.	E. S. Payne	25 shares.
F. H. Cunningham	31 shares.		
Total number of shares held by the Directors is		304 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$31,977 00	\$59,150 00

SEMI-ANNUAL REPORT OF THE
BANK OF OCEANSIDE.

[Incorporated June 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,700 88	Capital paid in coin	\$50,000 00
Loans on real estate.....	29,200 00	Reserve fund	900 00
Loans on personal security...	6,246 53	Profit and loss	2,997 61
Money on hand	2,781 65	Due depositors	18,442 11
Due from banks and bankers..	7,593 64	Due banks and bankers	114 98
Furniture and fixtures	713 00	Other liabilities (bills redis-	
Expenses	1,865 35	counted)	1,800 00
Taxes	153 35		
Total resources.....	\$74,254 70	Total liabilities.....	\$74,254 70

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. H. Horne	50 shares.	F. P. McCray	20 shares.
F. H. Cunningham	5 shares.	A. L. Bryan	50 shares.
Edward Dexter	28 shares.	E. S. Payne	10 shares.

Total number of shares held by the Directors is.....163 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$29,200 00	\$59,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oceanside, doing business at Oceanside, County of San Diego, on the eighteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,641 42	Capital paid up	\$50,000 00
Loans and discounts	37,282 83	Reserve fund	900 00
Cash balance	2,600 35	Due depositors	13,104 80
Due from banks and bankers..	498 18	Due banks and bankers.....	1,033 16
Furniture, fixtures, etc.....	713 00	Interest collected	636 20
Expenses, taxes, etc.....	1,236 35	Rents, exchange, etc.	351 40
		Profit and loss	1,946 57
Total resources.....	\$67,972 13	Total liabilities	\$67,972 13

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oceanside, doing business at Oceanside, County of San Diego, on the nineteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,700 88	Capital paid up	\$50,000 00
Loans and discounts	35,209 73	Due depositors	17,694 86
Cash balance	2,313 55	Due banks and bankers	59 43
Due from banks and bankers	7,493 59	Interest collected	914 22
Furniture, fixtures, etc.	713 00	Rents, exchange, etc.	727 52
Expenses, taxes, etc.	2,012 47	Profit and loss	2,247 19
		Other liabilities	1,800 00
Total resources	\$73,443 22	Total liabilities	\$73,443 22

SEMI-ANNUAL REPORT OF THE
ONTARIO STATE BANK.

[Incorporated August 6, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

S. P. HILDRETH, President.

CHARLES FRANKISH, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$125 00	Capital paid in coin	\$44,500 00
Loans on real estate	43,781 62	Reserve fund	1,276 37
Loans on personal security ..	21,720 04	Due depositors	60,631 34
Money on hand	9,890 80	Interest and exchange	4,454 38
Due from banks and bankers.	29,081 62		
Furniture and fixtures	2,464 64		
Expenses	3,798 37		
Total resources	\$110,862 09	Total liabilities	\$110,862 09

DETAILS.

The amount of capital stock is \$44,500; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

C. Frankish	75 shares.	F. J. Gissing	12 shares.
O. S. Pitcher	50 shares.	Lyman Stewart	88 shares.
G. T. Stamm	50 shares.	S. P. Hildreth	25 shares.
H. L. Macneil	35 shares.		

Total number of shares held by the Directors is 335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$43,781 62	\$72,025 00

SEMI-ANNUAL REPORT OF THE
ONTARIO STATE BANK.

[Incorporated August 6, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

S. P. HILDRETH, President.

C. FRANKISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,064 00	Capital paid in coin	\$44,500 00
Miscellaneous bonds and stocks	125 00	Reserve fund	1,276 37
Loans on real estate	39,305 39	Due depositors	43,524 00
Loans on personal security	24,360 21	Due banks and bankers	445 25
Money on hand	8,765 34	Interest and exchange	2,984 45
Due from banks and bankers	11,824 31		
Furniture and fixtures	2,464 64		
Expenses	1,597 11		
Taxes	224 07		
Total resources	\$92,730 07	Total liabilities	\$92,730 07

DETAILS.

The amount of capital stock is \$44,500; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Frankish	75 shares.	Lyman Stewart	88 shares.
O. S. Pitcher	50 shares.	H. L. Macneil	35 shares.
G. T. Stamm	50 shares.	S. P. Hildreth	25 shares.
F. J. Gissing	12 shares.		
Total number of shares held by the Directors is		335 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$4,064 00	\$4,064 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County	Amount Loaned.	Market Value.
San Bernardino	\$39,305 39	\$53,144 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Ontario State Bank, doing business at Ontario, County of San Bernardino, on the seventh day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$125 00	Capital paid up	\$36,350 00
Loans and discounts	60,927 33	Reserve fund	1,276 37
Cash balance	5,216 78	Due depositors	45,886 46
Due from banks and bankers	15,783 96	Due banks and bankers	464 86
Furniture, fixtures, etc.	2,464 64	Interest collected	2,329 12
Expenses, taxes, etc.	2,049 41	Rents, exchange, etc.	260 31
Total resources	\$86,567 12	Total liabilities	\$86,567 12

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Ontario State Bank, doing business at Ontario, County of San Bernardino, on the fifteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,564 00	Capital paid up	\$44,500 00
Invested in stocks, bonds, and warrants	125 00	Reserve fund	1,276 37
Loans and discounts	66,662 50	Due depositors	42,403 27
Cash balance	10,075 03	Due banks and bankers	403 62
Due from banks and bankers	8,688 17	Interest collected	2,598 23
Furniture, fixtures, etc.	2,464 64	Rents, exchange, etc.	193 84
Expenses, taxes, etc.	1,795 99		
Total resources	\$91,375 33	Total liabilities	\$91,375 33

SEMI-ANNUAL REPORT OF THE

BANK OF ORANGE.

[Incorporated November 26, 1886.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	250 00	Profit and loss	3,071 67
Loans on real estate	15,868 11	Due depositors	56,035 10
Loans on stocks, bonds, and warrants	500 00		
Loans on personal security	37,348 48		
Money on hand	7,211 85		
Due from banks and bankers	10,782 01		
Furniture and fixtures	2,000 00		
Taxes	1 32		
Total resources	\$84,106 77	Total liabilities	\$84,106 77

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Palmer	20 shares.	D. C. Pixley	10 shares.
D. Halladay	10 shares.	J. R. Porter	10 shares.
W. S. Bartlett	10 shares.	B. G. Balcom	10 shares.
J. H. Arnold	10 shares.		

Total number of shares held by the Directors is 80 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$250 00	\$250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$15,868 11	\$30,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Olive Milling Land and Improvement Co.	\$3,000 00	\$500 00	\$3,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ORANGE.

[Incorporated November 29, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	250 00	Profit and loss	4,183 37
Loans on real estate	8,465 39	Due depositors	50,641 58
Loans on stocks, bonds, and warrants	2,500 00		
Loans on personal security	43,862 95		
Money on hand	6,263 15		
Due from banks and bankers	6,338 46		
Furniture and fixtures	2,000 00		
Total resources	\$79,824 95	Total liabilities	\$79,824 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Palmer	20 shares.	D. C. Pixley	10 shares.
D. Halladay	10 shares.	B. G. Balcom	10 shares.
W. S. Bartlett	10 shares.	J. R. Porter	10 shares.
Jesse H. Arnold	10 shares.		
Total number of shares held by the Directors is		80 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange	\$250 00	\$125 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$8,465 39	\$15,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Olive Milling Land and Improvement Company	\$6,000 00	\$2,500 00	\$6,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orange, doing business at Orange, County of Los Angeles, on the sixteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,144 70	Capital paid up	\$25,000 00
Other real estate	250 00	Due depositors	63,478 80
Loans and discounts	57,410 20	Interest collected	442 29
Cash balance	5,315 70	Rents, exchange, etc.	34 65
Due from banks and bankers ..	15,244 81	Profit and loss	2,066 87
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	656 60		
Total resources	\$91,022 01	Total liabilities	\$91,022 01

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orange, doing business at Orange, County of Orange, on the nineteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid up	\$25,000 00
Other real estate	250 00	Due depositors	50,349 28
Loans and discounts	56,708 47	Due banks and bankers	61 09
Cash balance	4,837 09	Interest collected	2,741 94
Due from banks and bankers ..	5,897 38	Rents, exchange, etc.	423 00
Furniture, fixtures, etc.	2,000 00	Profit and loss	3,034 46
Expenses, taxes, etc.	1,771 83		
Total resources	\$81,609 77	Total liabilities	\$81,609 77

SEMI-ANNUAL REPORT OF THE

BANK OF ORLAND.

[Incorporated March 29, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,066 33	Capital paid in coin	\$25,000 00
Loans on real estate	11,100 00	Profit and loss	3,684 40
Loans on other securities (grain, etc.)	21,003 72	Due depositors	58,015 96
Loans on personal security ..	49,911 01	Due banks and bankers	15,784 69
Money on hand	9,528 90		
Due from banks and bankers ..	722 82		
Furniture and fixtures	1,152 27		
Total resources	\$102,485 05	Total liabilities	\$102,485 05

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. C. Nelson	200 shares.	G. W. Murdoch	30 shares.
A. Beerman	200 shares.	Wm. C. Murdoch	150 shares.
L. Searce	200 shares.		
Total number of shares held by the Directors is		780 shares.	

SEMI-ANNUAL REPORT OF THE

BANK OF ORLAND.

[Incorporated March 29, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,484 48	Capital paid in coin	\$25,000 00
Loans on real estate	11,900 00	Profit and loss	164 40
Loans on other securities (grain, etc.)	1,040 00	Due depositors	76,802 83
Loans on personal security ..	73,322 75	Due banks and bankers	2,399 05
Money on hand	8,721 35	Other liabilities (interest col- lected)	3,364 58
Due from banks and bankers ..	769 63		
Furniture and fixtures	1,172 94		
Expenses	1,319 71		
Total resources	\$107,730 86	Total liabilities	\$107,730 86

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Beerman	200 shares.	H. W. C. Nelson	200 shares.
L. Searce	200 shares.	G. W. Murdoch	30 shares.

Total number of shares held by the Directors is 630 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orland, doing business at Orland, County of Colusa, on the tenth day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,979 85	Capital paid up	\$25,000 00
Loans and discounts	80,700 43	Due depositors	47,487 23
Cash balance	6,352 68	Due banks and bankers	23,966 04
Furniture, fixtures, etc.	1,152 27	Interest collected	2,128 21
Expenses, taxes, etc.	1,431 25	Rents, exchange, etc.	35 00
Total resources	\$98,616 48	Total liabilities	\$98,616 48

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orland, doing business at Orland, County of Colusa, on the twenty-fourth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,484 48	Capital paid up	\$25,000 00
Loans and discounts	75,069 99	Due depositors	81,330 36
Cash balance	12,891 50	Interest collected	2,062 51
Due from banks and bankers ..	9,127 64	Rents, exchange, etc.	47 35
Furniture, fixtures, etc.	1,146 27	Profit and loss	164 40
Expenses, taxes, etc.	884 74		
Total resources	\$108,604 62	Total liabilities	\$108,604 62

SEMI-ANNUAL REPORT OF THE

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

[Incorporated May 31, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$60,000 00
County warrants (scrip acc't) ..	10,085 17	Profit and loss	8,120 23
Loans on real estate	2,500 00	Due depositors	237,423 47
Loans on stocks, bonds, and warrants	15,500 00		
Loans on personal security	234,712 62		
Money on hand	15,559 64		
Due from banks and bankers	15,186 27		
Furniture and fixtures	3,000 00		
Total resources	\$305,543 70	Total liabilities	\$305,543 70

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	2,060 shares.	Norman Rideout	50 shares.
D. N. Friesleben	300 shares.	H. C. Bell	50 shares.
Floyd Taber	100 shares.	John C. Gray	50 shares.
E. W. Fogg	50 shares.		

Total number of shares held by the Directors is 2,660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$2,500 00	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
6,500 shares of stock of Abietine Medical Co.	\$13,000 00	\$500 00	\$3,250 00
2,874 shares of stock of Oroville Water Co.	28,740 00	13,000 00	28,740 00
50 shares of stock of Bank of Butte County (Chico)	5,000 00	2,000 00	6,000 00
Totals	\$46,740 00	\$15,500 00	\$37,990 00

SEMI-ANNUAL REPORT OF THE

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

[Incorporated May 31, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$60,000 00
County warrants	7,113 15	Profit and loss	12,412 31
Loans on real estate	7,900 00	Due depositors	259,742 13
Loans on stocks, bonds, and warrants	14,163 79	Dividends unpaid	3,000 00
Loans on personal security	246,071 60		
Money on hand	18,611 98		
Due from banks and bankers	29,293 92		
Furniture and fixtures	3,000 00		
Total resources	\$335,154 44	Total liabilities	\$335,154 44

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	2,060 shares.	D. N. Friesleben	320 shares.
E. W. Fogg	50 shares.	H. C. Bell	50 shares.
Floyd Taber	100 shares.	John C. Gray	50 shares.
Norman Rideout	50 shares.		

Total number of shares held by the Directors is 2,680 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$7,900 00	\$17,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Abietine Medical Co., 7,500 shares	\$15,000 00	\$500 00	\$3,750 00
Stock of Oroville Water Co., 2,874 shares	28,740 00	13,363 79	28,740 00
Stock of Pacific Phonograph Co., 100 shares ...	10,000 00	300 00	1,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Rideout, Smith & Co., doing business at Oroville, County of Butte, on the first day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up.....	\$60,000 00
Invested in drafts and war- rants	18,230 76	Due depositors	220,718 32
Loans and discounts	232,306 71	Interest collected.....	2,226 74
Cash balance	16,257 20	Profit and loss.....	306 95
Due from banks and bankers.	2,705 84	Other liabilities.....	157 55
Furniture, fixtures, etc.	3,000 00		
Expenses, taxes, etc.....	1,865 59		
Other assets (gold dust)	43 46		
Total resources.....	\$283,409 56	Total liabilities	\$283,409 56

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

W. AUG. RAY, President.

W. P. KELLER, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,424 55	Capital paid in coin	\$50,000 00
Real estate taken for debt	771 20	Reserve fund	13,065 79
Loans on real estate	7,500 00	Profit and loss	9,379 70
Loans on stocks, bonds, and warrants	20,000 00	Due depositors	102,855 99
Loans on other securities (grain, etc.)	4,137 30	Due banks and bankers	66 42
Loans on personal security (including overdrafts)	64,975 02	Other liabilities (accrued interest)	2,637 30
Money on hand	22,907 36		
Due from banks and bankers	25,590 17		
Furniture and fixtures	4,713 44		
Expenses	3,245 88		
Taxes	456 18		
Other assets (insurance)	284 10		
Total resources	\$178,005 20	Total liabilities	\$178,005 20

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

W. Aug. Ray	113 shares.	C. S. Martin	32 shares.
Byron W. Bates	105 shares.	S. Washburn	10 shares.
R. Williams	71 shares.	John W. Hugus	1 share.
J. H. Outhwaite	50 shares.		
Total number of shares held by the Directors is		382 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$771 20	\$2,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$7,500 00	\$21,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stocks.....	\$11,400 00	\$11,400 00	\$14,250 00
Street railway stocks.....	2,600 00	2,000 00	3,000 00
Water stocks.....	8,500 00	4,000 00	6,425 00
Land and water company.....	4,200 00	2,600 00	8,000 00
Totals.....	\$26,700 00	\$20,000 00	\$31,675 00

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. W. MAGEE, President.

W. P. KELLER, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$23,406 55	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	3,598 79	Reserve fund.....	15,666 92
Loans on real estate.....	6,226 23	Due depositors.....	88,608 84
Loans on personal security.....	74,794 23	Due banks and bankers.....	29 82
Money on hand.....	18,585 21	Dividends unpaid.....	10 00
Due from banks and bankers.....	23,643 23	Interest collected, rentals, exchange, etc.....	4,493 33
Furniture and fixtures.....	4,723 94		
Expenses.....	3,740 70		
Taxes.....	90 03		
Total resources.....	\$158,808 91	Total liabilities.....	\$158,808 91

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. Williams.....	71 shares.	B. M. Watkyns.....	10 shares.
S. Washburn.....	10 shares.	W. A. Ray (guardian).....	10 shares.
C. S. Martin.....	32 shares.	H. W. Magee.....	10 shares.

Total number of shares held by the Directors is 143 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$35,598 79	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles	\$6,226 23

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Gabriel Valley Bank, doing business at Pasadena, County of Los Angeles, on the thirteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,424 55	Capital paid up	\$50,000 00
Loans and discounts	120,131 22	Reserve fund	13,065 79
Cash balance	28,845 61	Due depositors	157,067 09
Due from banks and bankers	47,963 51	Due banks and bankers	4,566 94
Furniture, fixtures, etc.	4,713 44	Interest collected	765 27
Expenses, taxes, etc.	731 78	Rents, exchange, etc.	245 02
		Other liabilities	100 00
Total resources	\$225,810 11	Total liabilities	\$225,810 11

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Gabriel Valley Bank, doing business at Pasadena, County of Los Angeles, on the fifteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$27,005 34	Capital paid up	\$50,000 00
Loans and discounts	81,547 74	Reserve fund	15,666 92
Cash balance	19,473 06	Due depositors	89,501 63
Due from banks and bankers	23,323 99	Due banks and bankers	29 82
Furniture, fixtures, etc.	4,723 94	Interest collected	3,930 51
Expenses, taxes, etc.	3,407 46	Rents, exchange, etc.	342 65
		Dividends unpaid	10 00
Total resources	\$159,481 53	Total liabilities	\$159,481 53

SEMI-ANNUAL REPORT OF THE
BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May —, 1866.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	21,711 27	Profit and loss	25,774 82
Miscellaneous bonds and stocks	1,600 00	Due depositors	183,817 10
County warrants	352 00	Due banks and bankers	11,064 75
Loans on real estate	175,491 57	Dividends unpaid	100 00
Loans on stocks, bonds, and warrants	10,545 00		
Loans on other securities (grain, etc.)	750 00		
Loans on personal security	257,808 94		
Money on hand	20,137 77		
Due from banks and bankers	3,996 46		
Furniture and fixtures	2,000 00		
Taxes	571 01		
Other assets	3 35		
Total resources	\$520,756 67	Total liabilities	\$520,756 67

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman	300 shares.	Thos. Hopper	223 shares.
Geo. P. McNear	230 shares.	T. C. Putnam	91 shares.
J. E. Gwinn	70 shares.		

Total number of shares held by the Directors is 914 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$21,711 27	\$25,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$106,290 65	\$301,500 00
Mendocino	5,531 34	20,000 00
Humboldt	52,069 58	84,000 00
Marin	11,600 00	20,000 00
Totals	\$175,491 57	\$425,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
8 bonds Hearn School District, Sonoma County, California	\$1,600 00	\$1,600 00	\$1,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
144 shares bank stock	\$1,400 00	\$10,045 00	\$16,560 00
30 shares stock of Southern California Semi-tropical Fruit Company	3,000 00	500 00	2,500 00
Totals	\$17,400 00	\$10,545 00	\$19,060 00

SEMI-ANNUAL REPORT OF THE

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May —, 1866.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	22,428 97	Profit and loss	31,314 51
Miscellaneous bonds and stocks	1,200 00	Due depositors	223,304 12
Loans on real estate	194,321 57	Dividends unpaid	182 00
Loans on stocks, bonds, and warrants	14,577 60		
Loans on personal security	257,878 48		
Money on hand	25,765 80		
Due from banks and bankers	16,483 26		
Furniture and fixtures	2,000 00		
Expenses	2,144 95		
Total resources	\$554,800 63	Total liabilities	\$554,800 63

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman.....	300 shares.	Thos. Hopper.....	223 shares.
Geo. P. McNear.....	230 shares.	T. C. Putnam.....	91 shares.
J. E. Gwinn.....	78 shares.		
Total number of shares held by the Directors is.....			922 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$22,428 97	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$114,820 65	\$287,450 00
Mendocino	13,031 34	40,000 00
Marin	11,600 00	20,000 00
Humboldt	52,069 58	84,000 00
Fresno	2,800 00	6,500 00
Totals	\$149,321 57	\$437,950 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
6 bonds Hearn School District, Sonoma Co.....	\$1,200 00	\$1,200 00	\$1,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
144 shares of bank stock	\$14,400 00	\$10,627 60	\$17,280 00
30 shares Southern California Semi-Tropic Fruit Association	3,000 00	500 00	2,500 00
20 shares Fulton Winery Corporation	2,000 00	150 00	800 00
Totals	\$19,400 00	\$11,277 60	\$20,580 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the twenty-ninth day of January, 1839, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Other real estate	21,711 27	Due depositors	175,016 23
Invested in stocks, bonds, and warrants	1,832 00	Due banks and bankers	26,058 16
Loans and discounts	457,217 11	Interest collected	3,850 13
Cash balance	27,105 60	Rents, exchange, etc.	52 16
Due from banks and bankers	2,886 05	Dividends unpaid	100 00
Furniture, fixtures, etc.	2,000 00	Profit and loss	25,784 92
Expenses, taxes, etc.	109 57		
Total resources	\$530,861 60	Total liabilities	\$530,861 60

SEMI-ANNUAL REPORT OF THE
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt.....	15,450 84	Profit and loss	77,975 53
Loans on real estate	153,635 00	Due depositors	228,009 07
Loans on personal security	257,808 94	Due banks and bankers	47,865 89
Money on hand	20,137 77		
Due from banks and bankers.....	317 94		
Furniture and fixtures	1,000 00		
Total resources	\$453,850 49	Total liabilities	\$453,850 49

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	D. Walls	48 shares.
F. T. Maynard	31 shares.	Wm. Zartman	10 shares.
W. B. Haskell	20 shares.	S. D. Towne	5 shares.
Geo. Zimmerman	50 shares.		
Total number of shares held by the Directors is			569 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$15,450 84	\$15,450 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$148,735 00	Not over two thirds value loaned.
Marin	3,400 00	
Alameda	1,500 00	
Total	\$153,635 00	

SEMI-ANNUAL REPORT OF THE
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	15,450 84	Profit and loss	79,271 19
Loans on real estate	151,885 00	Due depositors	219,812 56
Loans on personal security	214,366 36	Due banks and bankers	10,034 78
Money on hand	15,810 61	Dividends unpaid	85 00
Due from banks and bankers	5,190 72		
Furniture and fixtures	1,000 00		
Total resources	\$409,203 53	Total liabilities	\$409,203 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	D. Walls	48 shares.
F. T. Maynard	31 shares.	W. Zartman	10 shares.
J. F. Fairbanks	25 shares.	S. D. Towne	5 shares.
G. Zimmerman	50 shares.		

Total number of shares held by the Directors is 574 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$15,450 84	\$15,450 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$149,685 00
Marin	2,200 00
Total	\$151,885 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Petaluma Savings Bank, doing business at Petaluma, County of Sonoma, on the twenty-eighth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	15,450 84	Reserve fund.....	75,475 53
Loans and discounts	400,154 71	Due depositors	214,748 15
Cash balance.....	22,788 73	Due banks and bankers	54,875 32
Due from banks and bankers.	94 12	Interest collected.....	262 30
Furniture, fixtures, etc.....	1,000 00	Dividends unpaid.....	87 50
Expenses, taxes, etc.....	460 40		
Total resources.....	\$445,448 80	Total liabilities.....	\$445,448 80

SEMI-ANNUAL REPORT OF THE
PEOPLE'S BANK OF POMONA.

[Incorporated August 27, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. B. DOLE, President.

GEO. H. HOPKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$45,793 00	Capital paid in coin	\$46,000 00
Loans on personal security....	29,759 04	Profit and loss	7,619 40
Money on hand	5,071 68	Due depositors	34,575 81
Due from banks and bankers....	2,834 10	Due banks and bankers	4,830 39
Furniture and fixtures	3,683 16		
Expenses.....	5,884 62		
Total resources.....	\$93,025 60	Total liabilities.....	\$93,025 60

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$92,000; amount paid in coin is \$46,000. The total number of shares of stock issued is 920 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. B. Dole	200 shares.	Jas. T. Taylor	50 shares.
Geo. H. Hopkins	100 shares.	S. N. Androus	50 shares.
John H. Dole	100 shares.	O. F. Giffin	50 shares.
C. E. White	50 shares.		

Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$45,793 00	\$121,500 00

SEMI-ANNUAL REPORT OF THE
PEOPLE'S BANK OF POMONA.

[Incorporated August 27, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$46,150 57	Capital paid in coin	\$46,000 00
Loans on personal security...	22,527 46	Profit and loss.....	11,163 21
Money on hand	5,117 29	Due depositors	32,894 95
Due from banks and bankers.	3,958 65		
Furniture and fixtures	4,098 66		
Expenses.....	8,097 19		
Other assets	108 34		
Total resources.....	\$90,058 16	Total liabilities.....	\$90,058 16

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$92,000; amount paid in coin is \$46,000. The total number of shares of stock issued is 920 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. B. Dole	300 shares.	S. N. Androus.....	50 shares.
John H. Dole	100 shares.	E. R. Payson.....	50 shares.
C. E. White	50 shares.	E. F. Spence.....	25 shares.
Jas. T. Taylor	50 shares.		

Total number of shares held by the Directors is 625 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$46,150 57	\$124,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Bank of Pomona, doing business at Pomona, County of Los Angeles, on the thirteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$66,360 38	Capital paid up.....	\$37,500 00
Cash balance	13,398 32	Due depositors	31,392 92
Due from banks and bankers.	3,508 70	Due banks and bankers	18,100 00
Furniture, fixtures, etc.	2,269 83	Interest collected.....	2,788 03
Expenses, taxes, etc.....	4,394 07	Rents, exchange, etc.	150 35
Total resources.....	\$89,931 30	Total liabilities	\$89,931 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the People's Bank, doing business at Pomona, County of Los Angeles, on the seventeenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$67,839 52	Capital paid up.....	\$46,000 00
Cash balance.....	5,011 78	Due depositors.....	30,257 05
Due from banks and bankers.....	3,062 70	Due banks and bankers.....	2,001 20
Furniture, fixtures, etc.....	4,098 66	Interest collected.....	9,747 66
Expenses, taxes, etc.....	7,993 25		
Total resources.....	\$88,005 91	Total liabilities.....	\$88,005 91

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

R. S. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$40,000 00
Loans on real estate	38,250 00	Profit and loss	3,506 65
Loans on stocks, bonds, and warrants	7,959 00	Due depositors	88,120 24
Loans on personal security	89,064 82	Due banks and bankers	37,630 50
Money on hand	6,094 96		
Due from banks and bankers	4,284 00		
Furniture and fixtures	1,998 00		
Taxes	235 58		
Other assets	1,371 03		
Total resources	\$169,257 39	Total liabilities	\$169,257 39

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. L. Clymer	1 share.
R. S. Day	1 share.	E. T. Palmer	1 share.
F. L. Palmer	1 share.		

Total number of shares held by the Directors is.....500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$36,450 00	\$74,000 00
San Bernardino	1,800 00	3,000 00
Totals	\$38,250 00	\$77,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Oakland Paving Company	\$2,700 00	\$7,959 00	\$9,450 00

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

R. S. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$40,000 00
Loans on real estate.....	40,708 33	Profit and loss	3,640 09
Loans on personal security...	70,868 58	Due depositors	65,754 62
Money on hand	5,226 49	Due banks and bankers	39,545 08
Due from banks and bankers.	1,708 88		
Furniture and fixtures	1,998 00		
Expenses	2,339 99		
Other assets.....	101 75		
Interest	5,987 77		
Total resources.....	\$148,939 79	Total liabilities.....	\$148,939 79

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. L. Clymer	1 share.
R. S. Day	1 share.	E. F. Palmer	1 share.
F. L. Palmer	1 share.		

Total number of shares held by the Directors is.....500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$40,708 33	\$81,000 00
San Bernardino	1,800 00	3,000 00
Totals	\$42,508 33	\$84,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the thirteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up.....	\$35,000 00
Loans and discounts	111,158 38	Reserve fund	2,522 69
Cash balance	8,685 54	Due depositors	68,182 92
Due from banks and bankers.	38 36	Due banks and bankers	40,989 89
Furniture, fixtures, etc.....	1,998 00	Rents, exchange, etc.	267 41
Expenses, taxes, etc.....	4,692 28		
Other assets	390 35		
Total resources.....	\$146,962 91	Total liabilities.....	\$146,962 91

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the seventeenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up.....	\$40,000 00
Loans and discounts	105,737 82	Due depositors	56,730 90
Cash balance	1,678 99	Due banks and bankers	39,235 82
Furniture, fixtures, etc.	1,998 00	Rents, exchange, etc.	708 98
Expenses, taxes, etc.	4,351 58	Profit and loss	1,125 01
Other assets	3,069 81		
Cash collections	964 51		
Total resources	\$137,800 71	Total liabilities	\$137,800 71

SEMI-ANNUAL REPORT OF THE
PIONEER BANK—PORTERVILLE.

[Incorporated April 19, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

P. N. LILIENTHAL, President. E. NEWMAN, Manager. E. W. BEEBE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$2,230 00	Capital paid in coin.....	\$7,000 00
Loans on stocks, bonds, and warrants.....	750 00	Profit and loss.....	110 71
Loans on other securities (grain, etc.).....	1,050 00	Due depositors.....	22,823 61
Loans on personal security.....	10,665 50	Other liabilities.....	420 00
Money on hand.....	10,764 69		
Due from banks and bankers.....	2,653 73		
Furniture and fixtures.....	1,536 06		
Expenses.....	704 34		
Total resources.....	\$30,354 32	Total liabilities.....	\$30,354 32

DETAILS.

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$7,000. The total number of shares of stock issued is 700 shares, but none yet; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. N. Lilienthal.....	100 shares.	W. H. Chickering.....	100 shares.
William Thomas.....	100 shares.	C. O. Alexander.....	100 shares.
Louis Sloss, Jr.	100 shares.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$2,230 00	\$8,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Porterville Hotel stock.....	\$1,200 00	\$350 00	\$900 00
48 shares Pioneer Water Company stock.....	4,800 00	400 00	1,200 00
Totals.....	\$6,000 00	\$750 00	\$2,100 00

SEMI-ANNUAL REPORT OF THE
BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt	2,400 00	Reserve fund	60,000 00
County warrants	40,397 77	Profit and loss	55,766 28
Loans on real estate	295,870 00	Due depositors	414,011 63
Loans on stocks, bonds, and warrants	6,000 00	Due banks and bankers.....	1,408 65
Loans on other securities (grain, etc.).....	12,000 00	Other liabilities (exchange account).....	700 00
Loans on personal security....	405,777 98		
Money on hand	48,780 00		
Due from banks and bankers....	12,670 81		
Furniture and fixtures	1,500 00		
Total resources.....	\$831,946 56	Total liabilities.....	\$831,946 56

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader	161 shares.	H. W. Brown	37 shares.
J. S. Cone	540 shares.	Arthur Brown	100 shares.
H. Kraft	105 shares.		
Total number of shares held by the Directors is.....		943 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$2,600 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$266,390 00	\$456,840 00
Lassen	1,600 00	3,200 00
Shasta	27,880 00	43,400 00
Totals	\$295,870 00	\$503,440 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$40,397 77	\$40,397 77	\$40,897 77

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
65 shares Bank of Shasta County.....	\$6,500 00	\$6,000 00	\$6,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$12,000 00	\$14,700 00

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,600 00	Reserve fund.....	60,000 00
Loans on real estate	340,218 00	Profit and loss	57,287 00
Loans on stocks, bonds, and warrants	16,000 00	Due depositors.....	402,370 82
Loans on personal security	441,750 81	Due banks and bankers	29,787 69
Money on hand	35,756 23	Other liabilities (exchange account)	900 00
Due from banks and bankers	6,170 47		
Furniture and fixtures	1,500 00		
Total resources.....	\$850,345 51	Total liabilities.....	\$850,345 51

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. Brown	37 shares.	J. S. Cone	540 shares.
Arthur Brown	100 shares.	C. Cadwalader.....	161 shares.
H. Kraft	105 shares.		
Total number of shares held by the Directors is		943 shares.	

BANK COMMISSIONERS' REPORT.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$2,600 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$308,435 00	\$478,900 00
Shasta	31,783 00	58,600 00
Totals	\$340,218 00	\$537,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
65 shares Bank of Shasta County	\$6,500 00	\$6,000 00	\$6,500 00
2,505 shares Willows Water and Light Co.	50,100 00	10,000 00	20,000 00
Totals	\$56,600 00	\$16,000 00	\$26,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the ninth day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid up	\$300,000 00
Other real estate	6,100 00	Reserve fund	60,000 00
Invested in stocks, bonds, and warrants	10,940 80	Due depositors	320,637 28
Loans and discounts	780,307 16	Due banks and bankers	111,083 78
Cash balance	35,351 42	Rents, exchange, etc.	600 00
Due from banks and bankers	1,209 61	Dividends unpaid	13,500 00
Furniture, fixtures, etc.	1,500 00	Profit and loss	36,055 00
Expenses, taxes, etc.	57 07		
Total resources	\$841,876 06	Total liabilities	\$841,876 06

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the first day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid up.....	\$300,000 00
Other real estate	2,600 00	Reserve fund.....	60,000 00
Loans and discounts	777,735 99	Due depositors	381,789 19
Cash balance	28,529 97	Due banks and bankers.....	21,852 19
Due from banks and bankers.....	3,688 23	Interest collected.....	17,427 81
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.	850 00
Expenses, taxes, etc.....	2,977 00	Dividends unpaid	41,462 00
Total resources.....	\$823,381 19	Total liabilities.....	\$823,381 19

SEMI-ANNUAL REPORT OF THE

BANK OF NORTHERN CALIFORNIA—REDDING.

[Incorporated April 23, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

EDWARD FRISBIE, President.

JAMES McCORMICK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,527 92	Capital paid in coin	\$50,000 00
County warrants and school orders	9,693 68	Profit and loss	762 54
Loans on real estate	29,206 62	Due depositors	32,835 31
Loans on stocks, bonds, and warrants	1,350 00		
Loans on personal security	9,232 87		
Money on hand	7,600 33		
Due from banks and bankers	15,497 61		
Furniture and fixtures	3,515 74		
Expenses	973 08		
Total resources	\$83,597 85	Total liabilities	\$83,597 85

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Edward Frisbie	170 shares.	Thomas G. Taylor	50 shares.
Fred. H. Deakin	80 shares.	Thomas A. C. Dorland	10 shares.
Walter Deakin	20 shares.	Nathaniel B. Frisbie	100 shares.
James McCormick	50 shares.		

Total number of shares held by the Directors is 480 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Shasta	\$25,606 62	\$65,000 00
Siskiyou	3,100 00	10,000 00
Lassen	500 00	4,000 00
Totals	\$29,206 62	\$79,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares of Bank of Northern California	\$5,000 00	\$1,000 00	\$5,000 00
60 shares Redding Gas Company	3,000 00	350 00	1,200 00
Totals	\$8,000 00	\$1,350 00	\$6,200 00

SEMI-ANNUAL REPORT OF THE

BANK OF NORTHERN CALIFORNIA—REDDING.

[Incorporated April 23, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

EDWARD FRISBIE, President.

JOHN W. HARE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,961 65	Capital paid in coin	\$75,500 00
County warrants	1,681 25	Reserve fund	2,500 00
Loans on real estate	61,427 21	Profit and loss	225 46
Loans on stocks, bonds, and warrants	350 00	Due depositors	30,841 67
Loans on personal security	24,840 78	Due banks and bankers	178 58
Money on hand	8,280 90		
Due from banks and bankers	2,325 05		
Furniture and fixtures	3,378 87		
Total resources	\$109,245 71	Total liabilities	\$109,245 71

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Edward Frisbie	70 shares.	Thomas A. C. Dorland	10 shares.
Fred. H. Deakin	20 shares.	Nathaniel B. Frisbie	100 shares.
James McCormick	50 shares.	Edward Sweeny	10 shares.

Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$55,977 21	\$140,000 00
Siskiyou	4,450 00	14,000 00
Lassen	500 00	4,000 00
Tehama	500 00	2,000 00
Totals	\$61,427 21	\$160,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Redding Gas Company	\$3,000 00	\$350 00	\$1,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Northern California, doing business at Redding, County of Shasta, on the first day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,577 92	Capital paid up.....	\$75,500 00
Invested in warrants.....	861 56	Reserve fund.....	780 00
Loans and discounts	78,184 16	Due depositors.....	24,209 10
Cash balance	9,732 05	Interest collected.....	2,441 29
Due from banks and bankers.	2,925 82	Rents, exchange, etc.	521 41
Furniture, fixtures, etc.	3,557 67		
Expenses, taxes, etc.	1,612 62		
Total resources.....	\$103,451 80	Total liabilities	\$103,451 80

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 24, 1884.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

CHAS. CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$76,100 00
Real estate taken for debt	19,493 00	Reserve fund	5,000 00
Miscellaneous bonds and stocks	2,413 00	Profit and loss	1,643 61
County warrants	15,391 58	Due depositors	131,415 80
Loans on real estate	54,365 00		
Loans on stocks, bonds, and warrants	6,032 00		
Loans on personal security	81,209 05		
Money on hand	20,135 48		
Due from banks and bankers	10,120 30		
Furniture and fixtures	2,000 00		
Total resources	\$214,159 41	Total liabilities	\$214,159 41

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$76,100; amount paid in coin is \$76,100. The total number of shares of stock issued is 761 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader	45 shares.	W. C. Belcher	50 shares.
C. C. Bush	174 shares.	E. A. Reid	42 shares.
W. B. Cahoon	20 shares.		

Total number of shares held by the Directors is.....331 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$19,493 00	\$19,493 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$46,465 00	\$118,000 00
Lassen	7,500 00	26,000 00
Modoc	400 00	10,000 00
Totals	\$54,365 00	\$154,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value
School bonds.....	\$2,200 00	\$2,200 00	\$2,200 00
Redding water stock.....	213 00	213 00	213 00
Shasta County scrip.....	15,391 58	15,391 58	15,391 58
Totals.....	\$17,804 58	\$17,804 58	\$17,804 58

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County scrip.....	\$2,300 00	\$1,995 00	\$2,300 00
United States bonds.....	1,200 00	1,200 00	1,200 00
Redding water and gas stock.....	3,500 00	2,837 00	3,500 00
Totals.....	\$7,000 00	\$6,032 00	\$7,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 24, 1884.]

*Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers
the Bank.*

CHARLES CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$76,100 00
Real estate taken for debt.....	16,375 00	Reserve fund.....	6,624 26
Miscellaneous bonds and stocks.....	2,363 00	Profit and loss.....	2,675 74
County warrants.....	2,881 36	Due depositors.....	223,513 47
Loans on real estate.....	76,510 00		
Loans on stocks, bonds, and warrants.....	1,600 00		
Loans on personal security.....	103,067 05		
Money on hand.....	42,719 60		
Due from banks and bankers.....	58,397 46		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$308,913 47	Total liabilities.....	\$308,913 47

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$76,100; amount paid in coin is \$76,100. The total number of shares of stock issued is 761 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Cadwalader.....	45 shares.	W. C. Belcher.....	50 shares.
C. C. Bush.....	174 shares.	E. A. Reid.....	42 shares.
W. B. Cahoon.....	20 shares.		

Total number of shares held by the Directors is.....331 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$16,375 00	\$16,375 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$65,610 00	\$195,000 00
Lassen	10,000 00	45,000 00
Modoc	400 00	10,000 00
Siskiyou.....	500 00	5,000 00
Totals.....	\$76,510 00	\$255,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School bonds.....	\$2,150 00	\$2,150 00	\$2,150 00
Redding water stock.....	213 00	213 00	213 00
Shasta County scrip.....	2,881 36	2,881 36	2,881 36
Totals.....	\$5,244 36	\$5,244 36	\$5,244 36

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County scrip	\$800 00	\$400 00	\$400 00
United States bonds	1,200 00	1,200 00	1,200 00
Totals.....	\$2,000 00	\$1,600 00	\$1,600 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Shasta County, doing business at Redding, County of Shasta, on the twenty-ninth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$21,900 00	Capital paid up.....	\$76,100 00
Invested in stocks, bonds, and warrants	4,620 76	Reserve fund	6,624 26
Loans and discounts	173,857 61	Due depositors	159,921 83
Cash balance	26,563 89	Interest collected.....	2,683 54
Due from banks and bankers ..	14,720 72		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	1,666 65		
Total resources.....	\$245,329 63	Total liabilities	\$245,329 63

SEMI-ANNUAL REPORT OF THE

UNION BANK OF REDLANDS.

[Incorporated March 10, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,250 00	Capital paid in coin	\$25,000 00
Loans on real estate	15,295 00	Profit and loss	2,541 18
Loans on stocks, bonds, and warrants	10,475 00	Due depositors	61,644 80
Loans on other securities (grain, etc.)	810 00		
Loans on personal security	27,860 34		
Money on hand	6,678 96		
Due from banks and bankers	22,412 37		
Furniture and fixtures	785 00		
Expenses	631 58		
Accrued interest	987 73		
Total resources	\$89,185 98	Total liabilities	\$89,185 98

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel J. Hayes	50 shares.	Lewis Jacobs	10 shares.
William Craig	5 shares.	H. M. Barton	10 shares.
E. G. Judson	3 shares.	R. B. Lane	5 shares.
R. J. Waters	1 share.	Curtis Wells	155 shares.
J. B. Rayner	6 shares.		
Total number of shares held by the Directors is		245 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$15,295 00	\$60,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
115 shares Bear Valley Land and Water Co. .			
20 certificates Bear Valley Land and Water Co. .			
6 shares East Redlands Water Co.	\$20,250 00	\$10,475 00	\$26,200 00
98 shares Redlands Water Co.			
25 shares Union Bank of Redlands			

SEMI-ANNUAL REPORT OF THE

UNION BANK OF REDLANDS.

[Incorporated March 10, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,250 00	Capital paid in coin	\$25,000 00
Loans on real estate.....	15,795 00	Reserve fund.....	1,250 00
Loans on stocks, bonds, and warrants	15,810 00	Profit and loss.....	2,502 28
Loans on other securities....	1,950 00	Due depositors.....	50,138 16
Loans on personal security...	22,284 98	Due banks and bankers	306 65
Money on hand	3,870 94		
Due from banks and bankers..	14,119 22		
Furniture and fixtures	785 00		
Expenses	377 30		
Accrued interest	954 65		
Total resources.....	\$79,197 09	Total liabilities.....	\$79,197 09

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. J. Hayes.....	50 shares.	Lewis Jacobs.....	10 shares.
Wm. Craig	5 shares.	H. M. Barton.....	10 shares.
E. G. Judson	3 shares.	R. B. Lane	5 shares.
I. L. Lyon.....	50 shares.	Curtis Wells.....	130 shares.
J. B. Rayner.....	6 shares.		

Total number of shares held by the Directors is 269 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$15,795 00	\$67,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares stock Bear Valley Land and Water Company, with certificates.....	\$28,900 00	\$15,810 00	\$35,400 00
78 shares stock Bear Valley Land and Water Company, ex certificates.....			
263 certificates Bear Valley Land and Water Company			
114 shares stock Redlands Water Company..			
19 shares stock West Redlands Water Co....			
11 shares stock East Redlands Water Co....			
42 shares stock Union Bank of Redlands....			

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Bank of Redlands, doing business at Redlands, San Bernardino County, on the fourth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$25,000 00
Invested in stocks	427 00	Due depositors	52,098 59
Loans and discounts	60,286 17	Profit and loss	1,931 59
Cash balance	3,138 92	Other liabilities	97 12
Due from banks and bankers	10,921 26		
Expenses, taxes, etc.	578 95		
Furniture and fixtures	775 00		
Total resources	\$79,127 30	Total liabilities	\$79,127 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Bank of Redlands, doing business at Redlands, County of San Bernardino, on the eighteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,250 00	Capital paid up	\$25,000 00
Loans and discounts	50,130 73	Reserve fund	1,250 00
Cash balance	3,002 93	Due depositors	34,746 26
Due from banks and bankers	5,492 19	Profit and loss	1,990 04
Furniture, fixtures, etc.	785 00		
Expenses, taxes, etc.	325 45		
Total resources	\$62,986 30	Total liabilities	\$62,986 30

SEMI-ANNUAL REPORT OF THE
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$33,206 76	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	24,395 00	Reserve fund	50,000 00
Loans on real estate	135,965 58	Profit and loss	52,223 26
Loans on personal security	522,747 25	Due depositors	344,408 13
Money on hand	38,658 77	Due banks and bankers	120,435 16
Due from banks and bankers	6,166 09	Dividends unpaid	1,390 00
Furniture and fixtures	3,411 60	Other liabilities	10,000 00
Expenses	13,875 50		
Total resources	\$778,426 55	Total liabilities	\$778,426 55

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	Orrin Backus	115 shares.
O. T. Dyer	450 shares.	E. C. Dyer	35 shares.
A. Keith	200 shares.	C. J. Gill	10 shares.
J. A. Brenneman	200 shares.		

Total number of shares held by the Directors is 1,510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$135,965 58	\$550,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
450 shares Marble Lime Company	\$45,000 00	\$11,500 00	\$11,500 00
50 shares Riverside Fruit Company	5,000 00	5,000 00	5,000 00
50 shares Southern California Insurance Company	5,000 00	5,175 00	5,175 00
25 shares Interocean Cold Storage and Shipping Company	2,500 00	2,500 00	2,500 00
Riverside Building and Loan Association	220 00	220 00	220 00
Totals	\$57,720 00	\$24,395 00	\$24,395 00

SEMI-ANNUAL REPORT OF THE
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,436 51	Capital paid in coin	\$200,000 00
Real estate taken for debt	10,500 00	Reserve fund	60,000 00
Miscellaneous bonds and stocks	29,970 00	Profit and loss	20,659 91
Loans on real estate	118,491 58	Due depositors	413,394 66
Loans on personal security	512,831 77	Due banks and bankers	71,549 64
Money on hand	41,749 39	Dividends unpaid	1,360 00
Due from banks and bankers	23,327 62	Other liabilities	10,000 00
Furniture and fixtures	3,411 60		
Expenses	6,245 74		
Total resources	\$776,964 21	Total liabilities	\$776,964 21

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	Orin Backus	115 shares.
O. T. Dyer	450 shares.	E. C. Dyer	35 shares.
A. Keith	200 shares.	C. J. Gill	10 shares.
J. A. Brenneman	200 shares.		
Total number of shares held by the Directors is		1,510 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$10,500 00	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$118,491 58	\$400,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marble Lime Company	\$55,000 00	\$16,750 00	\$16,750 00
Riverside Fruit Company	5,000 00	5,000 00	5,000 00
Southern California Insurance Company	5,000 00	5,175 00	5,175 00
Interocean Cold Storage and Shipping Co.	2,500 00	2,500 00	2,500 00
Riverside Building and Loan Association	545 00	545 00	545 00
Totals	\$68,045 00	\$29,970 00	\$29,970 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the seventeenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$29,080 11	Capital paid up.....	\$200,000 00
Other real estate.....	4,000 00	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	25,375 00	Due depositors.....	338,828 82
Loans and discounts.....	641,137 50	Due banks and bankers.....	126,927 64
Cash balance.....	35,734 12	Interest collected.....	35,117 18
Due from banks and bankers.....	5,895 41	Dividends unpaid.....	1,360 00
Furniture, fixtures, etc.....	3,324 95		
Expenses, taxes, etc.....	7,686 55		
Total resources.....	\$752,233 64	Total liabilities.....	\$752,233 64

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the nineteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,436 51	Capital paid up.....	\$200,000 00
Other real estate.....	10,500 00	Reserve fund.....	60,000 00
Invested in stocks, bonds, and warrants.....	29,785 00	Due depositors.....	402,486 39
Loans and discounts.....	651,632 93	Due banks and bankers.....	78,554 54
Cash balance.....	22,442 72	Interest collected.....	19,445 27
Due from banks and bankers.....	10,173 59	Dividends unpaid.....	1,360 00
Furniture, fixtures, etc.....	3,411 60	Profit and loss.....	1,248 19
Expenses, taxes, etc.....	4,712 04		
Total resources.....	\$763,094 39	Total liabilities.....	\$763,094 39

SEMI-ANNUAL REPORT OF THE
BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
County warrants and certificates	969 55	Profit and loss	4,367 26
Loans on real estate	54,804 00	Due depositors	60,321 22
Loans on stocks, bonds, and warrants	4,810 94	Due banks and bankers	1,207 32
Loans on other securities (wine, etc.)	28,013 51	Dividends unpaid	419 33
Loans on personal security	41,489 68		
Money on hand	22,416 21		
Due from banks and bankers	386 24		
Furniture and fixtures	3,000 00		
Total resources	\$166,315 13	Total liabilities	\$166,315 13

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling	110 shares.	Wm. Giselman (trustee)	295 shares.
C. E. Davis	34 shares.	W. W. Lyman	13 shares.
S. Ewer	10 shares.	Chas. Thompson	10 shares.
J. Thomann	45 shares.	Wm. Peterson	5 shares.
W. J. G. Dawson	17 shares.	H. W. Crabb	5 shares.

Total number of shares held by the Directors is 544 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$54,270 00	\$107,500 00
Lake	534 00	700 00
Totals	\$54,804 00	\$108,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of the Bank of St. Helena	\$5,600 00	\$4,810 94	\$5,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandy, and cooperage	\$28,013 51	\$43,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
Loans on real estate	62,954 00	Profit and loss	4,999 38
Loans on stocks, bonds, and warrants	6,447 50	Due depositors	56,715 82
Loans on other securities (wine, brandy, etc.)	23,205 32	Due banks and bankers	6,574 79
Loans on personal security	53,559 13	Dividends unpaid	668 71
Money on hand	9,241 24		
Due from banks and bankers	126 51		
Furniture and fixtures	3,000 00		
Total resources	\$168,958 70	Total liabilities	\$168,958 70

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling	110 shares.	John Thomann	45 shares.
C. E. Davis	34 shares.	W. J. G. Dawson	17 shares.
S. Ewer	10 shares.	William Peterson	5 shares.
William Giselman (trustee)	295 shares.	H. W. Crabb	5 shares.
W. W. Lyman	13 shares.	I. J. Newkirk	16 shares.
Charles Thompson	10 shares.		

Total number of shares held by the Directors is 560 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$62,420 00	\$126,400 00
Lake	534 00	720 00
Totals	\$62,954 00	\$127,120 00

SEMI-ANNUAL REPORT OF THE
BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
County warrants and certificates	969 55	Profit and loss	4,367 26
Loans on real estate	54,804 00	Due depositors	60,321 22
Loans on stocks, bonds, and warrants	4,810 94	Due banks and bankers	1,207 32
Loans on other securities (wine, etc.)	28,013 51	Dividends unpaid	419 33
Loans on personal security	41,489 68		
Money on hand	22,416 21		
Due from banks and bankers	386 24		
Furniture and fixtures	3,000 00		
Total resources	\$166,315 13	Total liabilities	\$166,315 13

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling	110 shares.	Wm. Giselman (trustee)	295 shares.
C. E. Davis	34 shares.	W. W. Lyman	13 shares.
S. Ewer	10 shares.	Chas. Thompson	10 shares.
J. Thomann	45 shares.	Wm. Peterson	5 shares.
W. J. G. Dawson	17 shares.	H. W. Crabb	5 shares.

Total number of shares held by the Directors is 544 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$54,270 00	\$107,500 00
Lake	534 00	700 00
Totals	\$54,804 00	\$108,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of the Bank of St. Helena	\$5,600 00	\$4,810 94	\$5,600 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (building site)	\$18,847 00	Capital paid in coin	\$200,000 00
State and county warrants	5,189 53	Reserve fund	65,000 00
Loans on real estate	182,570 00	Profit and loss	7,000 00
Loans on stocks, bonds, and warrants	41,200 00	Due depositors	729,121 11
Loans on other securities (grain, etc.)	850 00	Due banks and bankers	82,086 51
Loans on personal security	608,575 62	Dividends unpaid	8,000 00
Money on hand	159,917 46	Other liabilities	123 42
Due from banks and bankers	67,101 03	Interest collected	2,941 67
Furniture and fixtures	4,111 46		
Other assets (items in course of collection)	5,910 61		
Total resources	\$1,094,272 71	Total liabilities	\$1,094,272 71

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	3,100 shares.	C. W. Clarke	200 shares.
Joseph Steffens	400 shares.	J. R. Watson	200 shares.
Fred'k Cox	200 shares.	George C. Perkins	200 shares.

Total number of shares held by the Directors is 4,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$135,420 00	\$238,500 00
Lake	3,000 00	8,000 00
Lassen	12,500 00	48,000 00
Yolo	17,000 00	30,000 00
Nevada	5,000 00	9,000 00
Placer	5,500 00	16,000 00
Fresno and Tulare	4,150 00	12,000 00
Totals	\$182,570 00	\$361,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
State warrants	\$4,984 53	\$4,984 53
County warrants	205 00	205 00
Totals	\$5,189 53	\$5,189 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
78 shares of stock of this bank	\$7,800 00	\$6,447 50	\$7,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandies, and cooperage	\$22,705 32	\$27,800 00
Printing press and plant	500 00	1,500 00
Totals	\$23,205 32	\$29,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the eighth day of December, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	556 05	Due depositors	65,548 36
Loans and discounts	124,918 13	Due banks and bankers	2,986 60
Cash balance	30,023 23	Interest collected	127 28
Due from banks and bankers	5,744 19	Rents, exchange, etc.	25 55
Furniture, fixtures, etc.	3,000 00	Dividends unpaid	419 33
Expenses, taxes, etc.	12 63	Profit and loss	5,572 11
Total resources	\$174,679 23	Total liabilities	\$174,679 23

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (building site)	\$18,847 00	Capital paid in coin	\$200,000 00
State and county warrants ..	5,189 53	Reserve fund	65,000 00
Loans on real estate	182,570 00	Profit and loss	7,000 00
Loans on stocks, bonds, and warrants	41,200 00	Due depositors	729,121 11
Loans on other securities (grain, etc.)	850 00	Due banks and bankers	82,086 51
Loans on personal security ..	608,575 62	Dividends unpaid	8,000 00
Money on hand	159,917 46	Other liabilities	123 42
Due from banks and bankers ..	67,101 03	Interest collected	2,941 67
Furniture and fixtures	4,111 46		
Other assets (items in course of collection)	5,910 61		
Total resources	\$1,094,272 71	Total liabilities	\$1,094,272 71

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	3,100 shares.	C. W. Clarke	200 shares.
Joseph Steffens	400 shares.	J. R. Watson	200 shares.
Fred'k Cox	200 shares.	George C. Perkins	200 shares.

Total number of shares held by the Directors is 4,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$135,420 00	\$238,500 00
Lake	3,000 00	8,000 00
Lassen	12,500 00	48,000 00
Yolo	17,000 00	30,000 00
Nevada	5,000 00	9,000 00
Placer	5,500 00	16,000 00
Fresno and Tulare	4,150 00	12,000 00
Totals	\$182,570 00	\$361,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
State warrants	\$4,984 53	\$4,984 53
County warrants	205 00	205 00
Totals	\$5,189 53	\$5,189 53

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sacramento Bank stock	\$27,500 00	\$36,000 00
People's Savings Bank stock	4,600 00	10,000 00
Bank of Benicia stock	3,000 00	6,000 00
Fariners Bank of Wheatland stock	1,000 00	2,000 00
Building and Loan stock	5,100 00	9,400 00
Totals	\$41,200 00	\$63,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$850 00	\$1,550 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,766 62	Capital paid in coin	\$200,000 00
Loans on real estate	221,942 78	Reserve fund	70,000 00
Loans on stocks, bonds, and warrants	96,193 63	Profit and loss	10,000 00
Loans on personal security	561,615 53	Due depositors	904,095 14
Money on hand	203,313 21	Due banks and bankers	23,915 26
Due from banks and bankers	103,198 24	Dividends unpaid	8,000 00
Furniture and fixtures	4,111 46	Other liabilities	2,325 13
Other assets (items in course of collection)	5,189 06		
Total resources	\$1,218,335 53	Total liabilities	\$1,218,335 53

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	3,100 shares.	Joseph Steffens	400 shares.
Fred'k Cox	200 shares.	Geo. C. Perkins	200 shares.
C. W. Clarke	200 shares.	W. E. Gerber	150 shares.
J. R. Watson	200 shares.		

Total number of shares held by the Directors is 4,450 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$169,506 78	\$320,100 00
Butte.....	5,000 00	10,000 00
Lassen.....	12,500 00	35,000 00
Lake.....	1,850 00	6,000 00
Nevada.....	1,000 00	10,000 00
Placer.....	12,586 00	32,000 00
Santa Clara.....	2,500 00	5,000 00
Yolo.....	17,000 00	28,000 00
Totals.....	\$221,912 78	\$446,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Building and loan stock.....	\$7,487 74	\$10,470 00
Bank stock.....	37,756 93	57,900 00
Sacramento City bonds and coupons.....	14,250 00	28,000 00
Blue Lake Water Company.....	30,000 00	40,000 00
Miscellaneous.....	6,703 96	7,100 00
Totals.....	\$96,198 63	\$143,470 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at Sacramento, County of Sacramento, on the twelfth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$18,597 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	1,529 54	Reserve fund.....	55,000 00
Loans and discounts.....	792,466 88	Due depositors.....	711,787 02
Cash balance.....	138,247 52	Due banks and bankers.....	58,521 09
Due from banks and bankers.....	81,342 06	Interest collected.....	12,078 91
Furniture, fixtures, etc.....	2,426 75	Rents, exchange, etc.....	1,326 97
Expenses, taxes, etc.....	7,384 08	Profit and loss.....	5,000 00
Other assets.....	1,720 16		
Total resources.....	\$1,043,713 99	Total liabilities.....	\$1,043,713 99

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	47,681 64	Profit and loss	51,336 64
Miscellaneous bonds and stocks	1,500 00	Due depositors	425,111 68
Monterey County school orders	6,264 58	Due banks and bankers	64 02
Loans on real estate	226,085 72	Dividends unpaid	7,500 00
Loans on stocks, bonds, and warrants	64,433 19	Other liabilities (discount and exchange)	962 30
Loans on other securities (grain, etc.)	229,303 89	Interest	24,538 23
Loans on personal security	130,039 16	Rent	1,575 51
Money on hand	37,942 23		
Due from banks and bankers	42,519 51		
Furniture and fixtures	2,300 00		
Expenses and taxes	9,018 46		
Other assets	1,000 00		
Total resources	\$811,088 38	Total liabilities	\$811,088 38

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	J. H. McDougall	75 shares.
A. B. Jackson	150 shares.	Thomas Rea	225 shares.
William Vanderhurst	150 shares.		

Total number of shares held by the Directors is 1,350 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$47,681 64	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$226,085 72	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrant	\$1,500 00	\$1,480 00	\$1,500 00
Monterey County school orders	6,264 58	6,100 00	6,264 58
Totals	\$7,764 58	\$7,580 00	\$7,764 58

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association	\$20,000 00	\$5,500 00	\$20,000 00
Salinas Valley Warehouse Association	15,000 00	13,000 00	15,000 00
Anglo-Nevada Assurance Corporation	10,000 00	7,000 00	9,000 00
Bank stock	75,000 00	38,933 19	85,000 00
Totals	\$120,000 00	\$64,433 19	\$129,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Loans on wheat, barley, oats, beans, and mustard	\$229,303 89	\$245,000 00

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	47,681 64	Profit and loss	51,128 59
Loans on real estate	225,275 72	Due depositors	325,970 16
Loans on stocks, bonds, and warrants	82,819 62	Due banks and bankers	64,387 82
Loans on other securities (grain, etc.)	86,530 74	Dividends unpaid	7,500 00
Loans on personal security	206,019 45	Other liabilities (discount and exchange)	327 16
Money on hand	20,098 12	Interest collected	28,073 86
Due from banks and bankers	124 98	Rent collected	738 25
Furniture and fixtures	2,300 00		
Expenses	3,275 57		
Other assets	1,000 00		
Total resources	\$778,125 84	Total liabilities	\$778,125 84

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	800 shares.	J. H. McDougall.....	75 shares.
A. B. Jackson	150 shares.	Thomas Rea	225 shares.
Wm. Vanderhurst.....	150 shares.		
Total number of shares held by the Directors is.....		1,400 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$47,681 64	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Monterey.....	\$225,275 72	\$350,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association	\$50,000 00	\$34,387 62	\$55,000 00
Central Milling Company.....	4,000 00	3,432 00	4,000 00
Salinas City Bank.....	80,000 00	45,000 00	100,000 00
Totals.....	\$134,000 00	\$82,819 62	\$159,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and barley	\$86,530 74	\$100,797 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the eleventh day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	60,681 64	Due depositors	421,542 49
Invested in stocks, bonds, and warrants	6,696 73	Due banks and bankers.....	7,685 10
Loans and discounts	662,578 30	Interest collected.....	24,556 91
Cash balance.....	52,227 68	Rents, exchange, etc.....	2,637 57
Due from banks and bankers.....	3,217 25	Profit and loss.....	51,116 64
Furniture, fixtures, etc.....	2,300 00		
Expenses, taxes, etc.....	9,837 11		
Total resources.....	\$810,538 71	Total liabilities	\$810,538 71

SEMI-ANNUAL REPORT OF THE

FARMERS EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$49,783 25	Capital paid in coin	\$50,000 00
County warrants	5,901 63	Reserve fund	81,000 00
Loans on real estate	89,057 34	Profit and loss	15,001 97
Loans on stocks, bonds, and warrants	55,046 55	Due depositors	328,587 76
Loans on other securities (grain, etc.)	5,047 91	Due banks and bankers	45,696 54
Loans on personal security	239,101 61	Dividends unpaid	2,146 00
Money on hand	40,086 35		
Due from banks and bankers	15,868 13		
Furniture and fixtures	6,526 10		
Other assets	15,953 40		
Total resources	\$522,432 27	Total liabilities	\$522,432 27

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	282 $\frac{3}{4}$ shares.	J. W. Waters	34 $\frac{1}{2}$ shares.
Richard Gird	229 $\frac{1}{4}$ shares.	C. Kurtz	34 $\frac{1}{4}$ shares.
E. L. Schieffelin	100 shares.	M. Byrne	30 shares.
John Androsen	34 $\frac{1}{2}$ shares.		

Total number of shares held by the Directors is.....745 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$89,057 34	\$379,350 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
7 shares Bear Valley Land and Water Co.	\$827 21	\$1,400 00
1,222 shares San Bernardino Artificial Stone and Improve- ment Co.	925 00	5,346 00
40 shares San Bernardino Building and Loan Association ...	315 00	300 00
30 shares Abstract and Title, County of San Bernardino.	75 00	150 00
130 shares North Fork Water Co.	2,150 00	5,200 00
321 shares Colton Land and Water Co.	2,100 00	3,110 00
4 shares Semi-Tropic Land and Water Co.	35 00	200 00
300 shares San Bernardino National Bank.	32,000 00	37,400 00
34½ shares Lytle Creek Water Co.	3,700 00	5,140 00
400 shares Redlands Land Co.	1,069 84	4,500 00
17½ shares San Bernardino and Redlands R. R. Co.	1,600 00	1,750 00
30 shares Farmers Exchange Bank	10,250 00	11,000 00
Totals	\$55,046 55	\$75,496 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for 10,315 sacks barley.....	\$5,047 91	\$7,736 25

SEMI-ANNUAL REPORT OF THE

FARMERS EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$67,174 25	Capital paid in coin	\$50,000 00
Real estate taken for debt	11,227 36	Reserve fund	96,000 00
County warrants	548 42	Profit and loss	15,027 23
Loans on real estate	85,034 76	Due depositors	304,142 59
Loans on stocks, bonds, and warrants	52,981 55	Due banks and bankers	2,406 12
Loans on other securities (grain, etc.)	1,850 00	Dividends unpaid	2,000 00
Loans on personal security	179,487 37		
Money on hand	38,165 73		
Due from banks and bankers	14,333 39		
Furniture and fixtures	7,095 58		
Other assets	11,677 53		
Total resources	\$469,575 94	Total liabilities	\$469,575 94

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew.....	214 $\frac{1}{2}$ shares.	John Andreson	34 $\frac{1}{2}$ shares.
Richard Gird.....	229 $\frac{1}{4}$ shares.	C. Kurtz.....	34 $\frac{1}{2}$ shares.
M. Byrne.....	30 shares.	Frank Hinkley.....	30 shares.

Total number of shares held by the Directors is 572 $\frac{3}{4}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$11,227 36	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$85,084 76	\$283,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
1,782 shares San Bernardino Artificial Stone and Improvement Company.....	\$925 00	\$3,564 00
130 shares North Fork Water Company	1,350 00	5,200 00
35 shares San Bernardino Building and Loan Association ...	1,100 00	1,485 00
311 shares Colton Land and Water Company.....	2,100 00	3,110 00
45 shares Etiwanda Water Company	1,400 00	3,375 00
10 shares Arrowhead Hot Springs Hotel Company	300 00	1,000 00
40 shares San Bernardino National Bank.....	34,000 00	43,300 00
17 $\frac{1}{4}$ shares Lytle Creek Water Company		
4 shares Bear Valley Land and Water Company	487 21	900 00
450 shares Redlands Land Company.....	1,069 34	4,500 00
55 shares Farmers Exchange Bank	10,250 00	11,000 00
Totals	\$52,981 55	\$77,434 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for 6,705 sacks barley.....	\$1,850 00	\$2,852 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the sixth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$28,860 85	Capital paid up	\$50,000 00
Loans and discounts	383,241 16	Reserve fund	81,000 00
Cash balance	35,294 23	Due depositors	316,690 87
Due from banks and bankers	44,267 88	Dividends unpaid	4,541 00
Furniture and fixtures	3,671 08	Profit and loss	384 66
County warrants	488 14	Exchange, etc.	66 31
Expenses, taxes, etc.	1,176 50	Due banks and bankers	54 586 58
Other assets	10,269 58		
Total resources	\$507,269 42	Total liabilities	\$507,269 42

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the seventeenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$66,975 63	Capital paid up	\$50,000 00
Other real estate	15,092 54	Reserve fund	96,000 00
Invested in stocks, bonds, and warrants	453 62	Due depositors	300,083 34
Loans and discounts	329,728 47	Due banks and bankers	12,233 24
Cash balance	21,827 57	Interest collected	4,290 98
Due from banks and bankers	19,843 62	Rents, exchange, etc.	782 58
Furniture, fixtures, etc.	7,095 58	Dividends unpaid	2,000 00
Expenses, taxes, etc.	3,921 05	Profit and loss	1 97
Other assets	454 03		
Total resources	\$465,392 11	Total liabilities	\$465,392 11

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	400 00	Reserve fund	37,783 28
County warrants	3,376 73	Due depositors	244,507 70
Loans on real estate	66,113 66	Due banks and bankers	6,007 82
Loans on personal security	170,778 81		
Money on hand	26,783 62		
Due from banks and bankers	114,845 98		
Total resources	\$388,298 80	Total liabilities	\$388,298 80

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard	415 shares.	V. A. Simpson	50 shares.
E. P. Foster	430 shares.	L. C. McKeeby	125 shares.
A. Bernheim	420 shares.	Henry Clay	60 shares.
J. A. Walker	220 shares.		

Total number of shares held by the Directors is.....1,720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$66,113 66	\$150,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Ventura County warrants	\$3,376 73
Ventura County bonds	400 00

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

J. A. WALKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	200 00	Reserve fund	45,037 72
County warrants	171 95	Due depositors	142,192 84
Loans on real estate	37,334 61	Due banks and bankers	318 91
Loans on personal security	213,608 01		
Money on hand	21,449 55		
Due from banks and bankers	8,461 63		
Furniture and fixtures	1,000 00		
Expenses	323 72		
Total resources	\$287,549 47	Total liabilities	\$287,549 47

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard	415 shares.	V. A. Simpson	50 shares.
E. P. Foster	430 shares.	W. S. Chaffee	60 shares.
A. Bernheim	420 shares.	L. C. McKeeby	125 shares.
J. A. Walker	220 shares.		

Total number of shares held by the Directors is.....1,720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$37,334 61	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Ventura County bonds	\$200 00	\$200 00
Ventura County warrants	171 95	171 95
Totals	\$371 95	\$371 95

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the thirteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	478 00	Due depositors	183,745 86
Loans and discounts	252,673 39	Due banks and bankers	1,529 29
Cash balance	51,733 08	Interest collected	444 85
Due from banks and bankers	7,419 86	Rents, exchange, etc.	16 17
Furniture, fixtures, etc.	1,000 00	Profit and loss	32,590 86
Expenses, taxes, etc.	22 70		
Total resources	\$318,327 03	Total liabilities.	\$318,327 03

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the twenty-sixth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	371 95	Due depositors	129,998 14
Loans and discounts	242,952 38	Due banks and bankers	1,721 83
Cash balance	22,371 65	Interest collected	1,414 97
Due from banks and bankers	3,050 51	Rents, exchange, etc.	25 60
Furniture, fixtures, etc.	1,000 00	Profit and loss	41,677 17
Expenses, taxes, etc.	91 22		
Total resources	\$274,837 71	Total liabilities	\$274,837 71

SEMI-ANNUAL REPORT OF THE

BANK OF COMMERCE—SAN DIEGO.

[Incorporated February 27, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. L. HORNING, President.

H. D. GANS, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$50,847 74	Capital paid in coin	\$95,000 00
Loans on personal security	75,794 11	Profit and loss	5,868 33
Money on hand	21,607 56	Due depositors	92,834 80
Due from banks and bankers	36,082 37	Rent account.....	228 00
Furniture and fixtures	4,245 50		
Expenses	5,353 85		
Total resources.....	\$193,931 13	Total liabilities	\$193,931 13

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$495,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. L. Horning	850 shares.	H. D. Gans.....	850 shares.
T. J. Higgins.....	400 shares.	W. B. Kline	100 shares.
John Long	500 shares.	I. M. Merrill.....	100 shares.
W. R. Follis.....	100 shares.		
Total number of shares held by the Directors is		2,900 shares.	

SEMI-ANNUAL REPORT OF THE

BANK OF COMMERCE—SAN DIEGO.

[Incorporated February 27, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JOHN LONG, President.

R. M. POWERS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	23,000 00	Profit and loss	9,826 19
Loans on personal security	62,020 65	Due depositors	130,701 47
Money on hand	53,204 28		
Due from banks and bankers	36,050 81		
Furniture and fixtures	4,179 50		
Expenses	11,054 50		
Total resources.....	\$240,527 66	Total liabilities.....	\$240,527 66

DETAILS.

The amount of authorized capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Long	260 shares.	E. S. Torrance	60 shares.
R. M. Powers	260 shares.	J. S. Harbison	20 shares.
T. J. Higgins	40 shares.	I. M. Merrill	20 shares.
J. C. Long	170 shares.		
Total number of shares held by the Directors is		830 shares.	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego gas and electric light bonds	\$23,000 00	\$23,000 00	\$23,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Commerce, doing business at San Diego, County of San Diego, on the nineteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$50,629 23	Capital paid up	\$49,500 00
Loans and discounts	40,487 77	Due depositors	84,975 66
Cash balance	22,509 58	Due banks and bankers	53 62
Due from banks and bankers	16,695 73	Interest collected	4,014 84
Furniture, fixtures, etc.	4,245 50	Rents, exchange, etc.	50 00
Expenses, taxes, etc.	4,026 31		
Total resources	\$138,594 12	Total liabilities	\$138,594 12

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Commerce, doing business at San Diego, County of San Diego, on the twenty-first day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	23,000 00	Due depositors	115,192 72
Loans and discounts	58,587 58	Due banks and bankers	850 08
Cash balance	46,813 93	Interest collected	9,190 54
Due from banks and bankers	31,190 47	Rents, exchange, etc.	607 14
Furniture, fixtures, etc.	4,179 50		
Expenses, taxes, etc.	11,051 08		
Total resources	\$225,840 48	Total liabilities	\$225,840 48

SEMI-ANNUAL REPORT OF THE

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated December 8, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

JOHN R. SIMS, President.

JAS. J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$25,000 00	Capital paid in coin	\$75,000 00
County warrants	2,622 86	Reserve fund	2,000 00
Loans on real estate	7,000 00	Profit and loss	2,606 44
Loans on stocks, bonds, and warrants	24,198 08	Due depositors	216,747 60
Loans on personal security ..	166,622 40		
Money on hand	65,228 51		
Due from banks and bankers ..	4,028 88		
Furniture and fixtures	1,653 81		
Total resources	\$296,354 04	Total liabilities	\$296,354 04

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$75,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 750 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Sims	50 shares.	David Kerr	50 shares.
Abner Doble	50 shares.	Jas. A. Waymire	45 shares.
S. A. Marshall	228 shares.	Theo. H. Downing	20 shares.
John W. Farren	50 shares.		
Total number of shares held by the Directors is		493 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$7,000 00	\$12,348 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
25 bonds first mortgage Blue Lake Water Co...	\$25,000 00	\$25,000 00	\$25,000 00
San Francisco County warrants (due January 1, 1889)	2,622 86	2,622 86	2,622 86
Totals	\$27,622 86	\$27,622 86	\$27,622 86

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mutual Savings Fund Loan and Building Association	\$10,721 00	\$3,951 91	\$10,721 00
6,000 shares capital stock Round Valley Water Company	6,000 00	1,700 00	6,000 00
20 bonds Turlock Irrigation District (first mortgage)	10,000 00	6,346 17	10,000 00
44 shares Market Street Cable Railway Company (stock)	4,400 00	2,000 00	4,400 00
20 shares First National Bank, Alameda (stock)	2,000 00	1,200 00	2,000 00
50 bonds Mohawk Canal Co. (first mortgage) ..	25,000 00	8,000 00	25,000 00
18 shares Pacific Investment Association	2,500 00	1,000 00	2,500 00
Totals	\$60,621 00	\$24,198 08	\$60,621 00

SEMI-ANNUAL REPORT OF THE

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated December 8, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JOHN R. SIMS, President.

JAMES J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$23,576 25	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	25,000 00	Reserve fund	9,500 00
Loans on personal security	301,428 85	Profit and loss	420 32
Money on hand	55,245 09	Due depositors	310,094 45
Due from banks and bankers	12,586 27		
Furniture and fixtures	2,178 31		
Total resources	\$420,014 77	Total liabilities	\$420,014 77

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Sims	50 shares.	John W. Farren	50 shares.
Abner Doble	50 shares.	James A. Waymire	45 shares.
David Kerr	50 shares.	S. A. Marshall	489 shares.
O. D. Baldwin	50 shares.		

Total number of shares held by the Directors is 784 shares.

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	} \$23,576 25	\$50,000 00
San Francisco		
Siskiyou		

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
California Electric Light Company stock.....	\$57,500 00	\$5,000 00	\$10,350 00
Mohawk Canal Company's bonds	15,000 00	5,000 00	15,000 00
Blue Lake Water Company	15,000 00	5,000 00	15,000 00
Sundry stocks, etc.		10,000 00	30,000 00
Totals	\$87,500 00	\$25,000 00	\$70,350 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the American Bank and Trust Company, doing business at City and County of San Francisco, on the first day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$25,000 00	Capital paid up.....	\$60,000 00
Loans and discounts	101,313 36	Due depositors	86,330 09
Cash balance	18,651 26	Interest collected.....	4,179 67
Due from banks and bankers.	1,892 72	Rents, exchange, etc.	2,705 74
Furniture, fixtures, etc.....	1,635 46		
Expenses, taxes, etc.....	4,722 70		
Total resources.....	\$153,215 50	Total liabilities.....	\$153,215 50

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN
BANK (LIMITED).

[Incorporated April 5, 1873.]

*Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.*

IGNATZ STEINHART, F. F. LOW, Managers.

P. M. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$86,291 00	Due head office.....	\$5,007,781 63
Real estate taken for debt	59,201 00	Profit and loss	158,263 05
United States bonds	4,699 00	Due depositors	4,823,100 89
Miscellaneous bonds and stocks	49,490 00	Due banks and bankers	1,075,244 62
Loans on real estate	225,268 77	Other liabilities	100,995 89
Loans on stocks, bonds, and warrants	792,099 57		
Loans on other securities (grain, etc.)	531,060 89		
Loans on personal security	2,830,561 06		
Money on hand	4,379,974 56		
Due from banks and bankers	1,377,672 56		
Furniture and fixtures	9,233 89		
Other assets (including let- ters of credit)	819,833 78		
Total resources	\$11,165,386 08	Total liabilities	\$11,165,386 08

DETAILS.

The amount of capital stock is \$6,000,000; amount subscribed is \$3,000,000: amount paid in coin is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common shares; the amount paid on each share of stock is £1 for deferred, £10 for common.

The names of the Directors, residents of London, are as follows: Hon. H. H. Fowler, E. H. Lushington, J. Sebag Montefiore, Isaac Seligman, Isaac Simon.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	} \$59,201 00	Fully twice as much.
Lassen		
Fresno		
Washington Territory		

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$70,149 50
Alameda	30,038 74
Sonoma	12,800 00
San Mateo	7,000 00
Marin	41,000 00
Mexico	26,900 00
Tulare	6,582 53
San Luis Obispo	30,800 00
Total	\$225,268 77

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
United States bonds	} \$54,189 00	\$54,189 00
Los Angeles City water bonds		

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks, bonds, etc., as collateral	\$792,099 57

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts for merchandise	\$531,060 89

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN
BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

F. F. LOW, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$85,073 93	Due head office	\$3,971,452 95
Real estate taken for debt	59,201 00	Profit and loss	160,485 60
Miscellaneous bonds and stocks	158,732 50	Due depositors	4,999,845 65
Loans on real estate	358,353 63	Due banks and bankers	830,114 80
Loans on stocks, bonds, and warrants	221,395 58	Other liabilities	19,662 20
Loans on other securities (grain, etc.)	621,553 35		
Loans on personal security	3,248,651 05		
Money on hand	2,455,529 86		
Due from banks and bankers	1,123,734 42		
Furniture and fixtures	9,003 04		
Other assets (foreign letters of credit, etc.)	867,375 71		
Bullion on hand and in transit	772,957 13		
Total resources	\$9,981,561 20	Total liabilities	\$9,981,561 20

DETAILS.

The amount of capital stock is \$6,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common shares; the amount paid on each share of stock is £1 deferred and £10 common.

The names of the Directors, residents of London, are as follows: Hon. H. H. Fowler, E. H. Lushington, J. Sebag Montefiore, Isaac Seligman, Julius Simon.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$358,353 63
Sonoma	
Contra Costa	
Alameda	
San Mateo	
Santa Clara	
San Luis Obispo	
Marin	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sutter Street Railroad Company	\$150,000 00	\$158,732 50
Spring Valley Water Company 6 per cents	7,000 00	
Totals	\$157,000 00	\$158,732 50

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks, bonds, etc., as collateral	\$271,385 58

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts for merchandise	\$221,553 35

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Anglo-Californian Bank (limited), doing business at City and County of San Francisco, on the twenty-sixth day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$87,070 57	Capital paid up	\$5,083,615 50
Other real estate	62,061 00	Due depositors	3,731,331 73
Invested in stocks, bonds, and warrants	82,070 57	Due banks and bankers	906,044 45
Loans and discounts	4,961,191 85	Interest collected	113,042 51
Cash balance	1,784,775 86	Profit and loss	53,668 58
Due from banks and bankers	1,061,378 83		
Furniture, fixtures, etc.	9,470 65		
Expenses, taxes, etc.	39,956 53		
Due account letters of credit. .	810,292 66		
Bullion on hand and in transit. .	973,444 55		
Total resources	\$9,841,703 07	Total liabilities	\$9,841,703 07

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June —, 1864.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	409,390 22	Reserve fund	1,000,000 00
United States bonds	8,839 25	Profit and loss	1,702,011 29
Miscellaneous bonds and stocks	1,015,033 60	Due depositors	7,521,774 59
Loans on real estate	705,462 68	Due banks and bankers	1,347,861 52
Loans on stocks, bonds, and warrants	1,737,381 71	Dividends unpaid	5,274 00
Loans on other securities (grain, etc.)	670,798 02	Other liabilities	25,000 00
Loans on personal security	5,709,419 99		
Money on hand	1,968,169 84		
Due from banks and bankers	2,094,597 06		
Other assets	32,829 03		
Total resources	\$14,601,921 40	Total liabilities	\$14,601,921 40

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	152 shares.	Meyer Lewis	700 shares.
Antoine Borel	200 shares.	Charles Mayne	205 shares.
Adam Grant	300 shares.	F. G. Newlands	160 shares.
A. K. P. Harmon	100 shares.	F. W. Sharon	160 shares.
H. H. Hewlett	250 shares.	J. C. Wilmerding	110 shares.
Jerome Lincoln	100 shares.		

Total number of shares held by the Directors is 2,437 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$8,017 41	\$1,500,000 00
Amador	9,193 72	
Mono	10,000 00	
San Francisco	319,312 91	
San Mateo	40,323 16	
Merced, Kern, Fresno, Tulare, etc.	8,196 78	
Town lots in Cornell, Illinois	14,346 24	
Totals	\$409,390 22	\$1,500,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$192,458 00	\$1,000,000 00
Fresno	274,857 84	
Merced	109,339 00	
San Luis Obispo	5,413 21	
Los Angeles	42,000 00	
Marin	5,000 00	
Alameda	42,475 00	
Tulare	30,000 00	
Santa Barbara	3,000 00	
Arizona Territory	919 63	
Totals	\$705,462 68	\$1,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols.....	\$500,000 00	\$1,015,033 60
Arizona Territory bonds.....	50,000 00	
Phoenix City Hall bonds.....	5,000 00	
Los Angeles cable railroad bonds.....	378,015 00	
Los Angeles Court House bonds.....	50,000 00	
San Joaquin and Kings River Canal Co., Vulcan Powder Co., San Jacinto Tin Co., Napa Valley Wine Co.....	32,018 60	
Totals	\$1,015,033 60	\$1,015,033 60

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Central Pacific Railroad Co., Market Street Railroad Co., Spring Valley Water Co., Contra Costa Water, and other bonds	\$553,544 44	\$2,000,000 00
Sutter Street Railroad and other city and county stocks and bonds	1,056,685 47	
Stock of incorporated mining companies.....	127,151 80	
Totals	\$1,737,381 71	\$2,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of con- tracts, collateral notes, etc.....	\$670,798 02	\$800,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June —, 1884.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt....	514,368 15	Reserve fund.....	1,000,000 00
United States bonds.....	1,292 50	Profit and loss.....	1,807,072 41
Miscellaneous bonds and stocks.....	1,026,018 60	Due depositors.....	9,143,319 20
Loans on real estate.....	512,991 88	Due banks and bankers	676,657 22
Loans on stocks, bonds, and warrants	1,161,979 60	Dividends unpaid	5,946 00
Loans on other securities (grain, etc.).....	1,121,197 85	Other liabilities.....	7,000 00
Loans on personal security...	5,752,777 93		
Money on hand.....	3,121,912 63		
Due from banks and bankers..	2,141,701 16		
Other assets.....	35,754 53		
Total resources.....	\$15,639,994 83	Total liabilities.....	\$15,639,994 83

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	152 shares.	Jerome Lincoln.....	100 shares.
Antoine Borel	200 shares.	Chas. Mayne.....	205 shares.
Adam Grant.....	300 shares.	F. G. Newlands	160 shares.
A. K. P. Harmon.....	100 shares.	F. W. Sharon	160 shares.
H. H. Hewlett.....	250 shares.	J. C. Wilmerding.....	130 shares.
Meyer Lewis.....	700 shares.		

Total number of shares held by the Directors is.....2,457 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$26,771 62	\$1,250,000 00
Amador	9,259 72	
Mono	10,000 00	
Merced, Kern, Tulare, Fresno, etc.....	93,584 04	
San Francisco	319,587 53	
San Mateo	40,323 16	
Property in town of Cornell, Illinois.....	14,842 08	
Totals	\$514,368 15	\$1,250,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$4,000 00	\$1,000,000 00
Fresno	279,410 34	
Kern and Tulare	30,000 00	
Marin	5,000 00	
Merced	50,168 33	
San Francisco	139,000 00	
San Luis Obispo	5,413 21	\$1,000,000 00
Totals	\$512,991 88	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols	\$500,000 00	\$1,150,000 00
Arizona Territory bonds	35,000 00	
Phoenix City Hall bonds	5,000 00	
Los Angeles Cable Railroad bonds	384,000 00	
Los Angeles Court House bonds	50,000 00	
San Joaquin and Kings River Canal and Irrigation Co.'s stock, San Jacinto Fire Co., Pacific Coast Sugar Co., Vulcan Pow- der Co., Napa Valley Wine Co.	52,018 60	
Totals	\$1,026,018 60	\$1,150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co., Contra Costa Water Co., Market Street Railroad Co., Los Angeles Cable Railroad Co., and other bonds	\$180,170 99	\$1,500,000 00
Sutter Street Railroad and other city and county bonds and stocks	981,808 61	
Totals	\$1,161,979 60	\$1,500,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of con- tracts, collateral notes, etc.	\$1,121,197 85	\$1,500,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of California, doing business at City and County of San Francisco, on the twentieth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid up.....	\$3,000,000 00
Other real estate	351,501 69	Reserve fund.....	1,000,000 00
Invested in stocks, bonds, and warrants	960,832 28	Due depositors	8,037,467 83
Loans and discounts	8,636,143 64	Due banks and bankers	650,712 73
Cash balance	1,902,938 09	Interest collected.....	12,738 04
Due from banks and bankers	1,972,155 30	Rents, exchange, etc.	6,962 36
Expenses, taxes, etc.....	1,858 95	Dividends unpaid	6,544 00
Other assets.....	41,849 77	Profit and loss.....	1,491,010 64
Bullion.....	88,155 88		
Total resources	\$14,205,435 60	Total liabilities.....	\$14,205,435 60

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due depositors	\$810,364 75
Loans on stocks, bonds, and warrants	703,150 12	Due banks and bankers	117,793 84
Loans on other securities (grain, etc.)	1,408,484 87	Due head office of this bank	2,915,515 15
Loans on personal security ..	1,169,802 32		
Money on hand	474,512 58		
Due from banks and bankers ..	15,866 72		
Total resources	\$3,843,673 74	Total liabilities	\$3,843,673 74

DETAILS.

The amount of capital stock is £500,000; amount subscribed is £500,000; amount paid in coin is £500,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom. The number of shares held by Directors is unknown to deponents.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$703,150 12	\$915,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$1,408,484 87	\$1,970,000 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due depositors	\$1,100,579 15
Loans on stocks, bonds, and warrants	479,505 87	Due banks and bankers.....	37,845 53
Loans on other securities (grain, etc.).....	801,908 14	Due head office of this bank.	2,470,756 04
Loans on personal security...	1,358,403 43		
Money on hand	760,305 54		
Due from banks and bankers.	137,200 61		
Total resources.....	\$3,609,180 72	Total liabilities	\$3,609,180 72

DETAILS.

The amount of capital stock is £500,000; amount subscribed is £500,000; amount paid in coin is £500,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, J. E. Gillespie, Sir Charles Tupper, K. C. M. G., H. E. Ransom. The number of shares held by Directors is unknown to deponents.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$479,505 87	\$640,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$801,908 14	\$1,042,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British Columbia, doing business at City and County of San Francisco, on the fourteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due head office.....	\$2,637,990 19
Loans and discounts.....	2,905,989 60	Due depositors	715,379 93
Cash balance	375,931 28	Due banks and bankers.....	26,897 31
Due from banks and bankers.	26,489 42		
Total resources.....	\$3,380,267 43	Total liabilities.....	\$3,380,267 43

SEMI-ANNUAL REPORT OF THE
AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN
FRANCISCO.

[Incorporated by Royal Charter, 1840.]

*Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.*

W. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$515,871 90	Due to London office	\$772,892 96
Loans on other securities (grain, etc.)	467,015 93	Due depositors	638,881 39
Loans on personal security	441,015 39	Due banks and bankers	203,429 44
Money on hand	173,511 96	Other liabilities	2,212 64
Due from banks and bankers	20,001 25		
Total resources	\$1,617,416 43	Total liabilities	\$1,617,416 43

DETAILS.

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 33.

The names of the Directors are as follows: John H. Brodie, J. J. Cater, Henry R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Fred. Lubbock, and G. D. Whatman.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds, United States bonds, county bonds, street railroad stock, warrants	\$728,436 00	\$515,871 90	\$733,396 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise	\$467,015 93	\$522,867 00

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$294,576 54	Due head office in London ..	\$263,521 48
Loans on other securities (grain, etc.)	503,030 65	Due depositors	789,092 66
Loans on personal security ..	358,983 30	Due banks and bankers	494,617 58
Money on hand	386,668 74	Other liabilities	3,078 12
Due from banks and bankers ..	7,050 61		
Total resources	\$1,550,309 84	Total liabilities	\$1,550,309 84

DETAILS.

The amount of capital stock is £1,000,000 sterling; amount subscribed is £1,000,000 sterling; amount paid in coin is £1,000,000 sterling. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is £50 sterling.

The names of the Directors are as follows: J. H. Brodie, John James Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Frederic Lubbock, Geo. D. Whatman, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$294,576 54	\$398,485 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading	\$503,030 65	\$528,916 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British North America, doing business at City and County of San Francisco, on the fourteenth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$888,725 12	Due head office	\$178,404 55
Cash balance	250,946 59	Due depositors	945,944 66
Expenses, taxes, etc.	4,391 51	Interest collected	13,604 23
		Other liabilities	6,109 78
Total resources	\$1,144,063 22	Total liabilities	\$1,144,063 22

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. D. FRY, President.

J. M. SHOTWELL, Treasurer and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$900,000 00
Miscellaneous bonds and stocks	35,660 99	Profit and loss	41,168 88
Loans on stocks, bonds, and warrants	261,106 26	Due depositors	338,773 26
Loans on corporation notes, etc.	111,762 25	Dividends unpaid	1,033 45
Loans on personal security ..	25,954 24	Other liabilities	183 75
Money on hand	43,835 20		
Due from banks and bankers ..	722 04		
Other assets	2,118 36		
Total resources	\$1,281,159 34	Total liabilities	\$1,281,159 34

DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$900,000. The total number of shares of stock issued is 20,000; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	350 shares.	A. D. Sharon	155 shares.
J. G. Wickersham	755 shares.	Charles Main	230 shares.
F. H. Woods	460 shares.	Samuel Davis	100 shares.
James B. Stetson	100 shares.	Thomas R. Hayes	100 shares.
Henry Williams	1,200 shares.	J. M. Shotwell	100 shares.
George L. Bradley	226 shares.		
Total number of shares held by the Directors is		3,776 shares.	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,547 64	\$25,500 00
Contra Costa Water Company bonds	6,000 00	6,113 35	6,210 00
Totals	\$66,000 00	\$35,660 99	\$31,710 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$625,500 00	\$261,106 26	\$450,000 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. D. FRY, President.

J. M. SHOTWELL, Treasurer and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$900,000 00
Miscellaneous bonds and stocks	36,360 99	Profit and loss	47,850 21
Loans on stocks, bonds, and warrants	219,483 15	Due depositors	413,817 18
Loans on corporation notes, etc.	126,845 34	Dividends unpaid	1,357 37
Money on hand	159,069 73	Other liabilities	3,651 65
Due from banks and bankers	22,415 36		
Other assets	2,501 84		
Total resources	\$1,366,676 41	Total liabilities	\$1,366,676 41

DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$900,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	350 shares.	A. D. Sharon	155 shares.
J. G. Wickersham	805 shares.	Chas. Main	230 shares.
F. H. Woods	460 shares.	Samuel Davis	100 shares.
Jas. Treadwell	541 shares.	Thos. R. Hayes	100 shares.
Henry Williams	1,200 shares.	J. M. Shotwell	100 shares.
Geo. L. Bradley	276 shares.		

Total number of shares held by the Directors is 4,317 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,547 64	\$25,500 00
Contra Costa Water Company's bonds	6,000 00	6,113 35	6,120 00
San Francisco City and County coupons	700 00	700 00	700 00
Totals	\$66,700 00	\$36,360 99	\$32,320 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$570,000 00	\$219,483 15	\$320,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at City and County of San Francisco, on the twenty-fourth day of December, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid up.....	\$900,000 00
Invested in stocks, bonds, and warrants	35,660 99	Reserve fund.....	22,959 84
Loans and discounts	390,373 23	Due depositors	313,989 63
Cash balance.....	27,670 64	Interest collected.....	7,253 91
Due from banks and bankers	734 87	Rents, exchange, etc.	14,163 17
Expenses, taxes, etc.....	3,910 67	Dividends unpaid	1,040 96
Other assets.....	1,240 85	Other liabilities	183 75
Total resources.....	\$1,259,591 25	Total liabilities.....	\$1,259,591 25

SEMI-ANNUAL REPORT OF THE

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$136,226 50	Capital paid in coin	\$631,600 00
Loans on real estate	214,563 00	Reserve fund	35,535 39
Loans on stocks, bonds, and warrants	79,230 00	Due depositors	575,857 17
Loans on other securities (grain, etc.)	867,668 89	Due banks and bankers	505,165 03
Loans on personal security	361,088 05	Undivided profit, 1888	51,811 98
Money on hand	124,988 89		
Due from banks and bankers	8,204 24		
Furniture, fixtures, and improvements	8,000 00		
Total resources	\$1,799,969 57	Total liabilities	\$1,799,969 57

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$600,000 (full paid, \$31,600). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$60 (790 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	296 shares.	T. McConnell	120 shares.
Uriah Wood	266 shares.	H. M. LaRue	37 shares.
Seneca Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	50 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is 3,430 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$2,689 00	\$3,000 00
Butte	107,750 00	125,000 00
Colusa	20,150 00	25,000 00
San Joaquin	5,637 50	6,000 00
Totals	\$136,226 50	\$159,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$2,000 00	\$6,000 00
Butte	40,950 00	80,000 00
Colusa	25,000 00	60,000 00
Fresno	26,000 00	70,000 00
Monterey	9,000 00	20,000 00
Santa Cruz	9,500 00	25,000 00
Solano	22,500 00	50,000 00
San Luis Obispo	1,000 00	5,000 00
San Francisco	15,000 00	40,000 00
Stanislaus	31,613 00	75,000 00
Tulare	20,000 00	45,000 00
Tehama	12,000 00	30,000 00
Totals	\$214,563 00	\$506,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Banks and corporate association stocks	\$130,000 00	\$79,230 00	\$130,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain held under warehouse receipts	\$790,700 00	\$1,200,000 00
Grain sacks and general merchandise and produce	76,968 89	120,000 00
Totals	\$867,668 89	\$1,320,000 00

SEMI-ANNUAL REPORT OF THE

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$151,823 00	Capital paid in coin	\$749,080 00
Loans on real estate	120,755 00	Reserve fund	45,557 23
Loans on stocks, bonds, and warrants	76,500 00	Due depositors	476,901 69
Loans on other securities (grain, etc.)	336,513 06	Due banks and bankers	193,813 66
Loans on personal security	709,602 00	Other liabilities (interest collected)	35,211 35
Money on hand	76,570 82		
Due from banks and bankers	7,064 79		
Furniture and fixtures	8,000 00		
Expenses	13,351 74		
Taxes	383 52		
Total resources	\$1,500,563 93	Total liabilities	\$1,500,563 93

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (full paid \$49,080). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (1,636 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	100 shares.	T. McConnell	120 shares.
Uriah Wood	206 shares.	H. M. La Rue	37 shares.
Seneca Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	50 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is.....3,234 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$2,614 20	\$3,000 00
Butte	122,583 10	130,000 00
Colusa	20,276 15	25,000 00
Monterey	937 05	1,500 00
San Joaquin	5,412 50	6,000 00
Totals	\$151,823 00	\$165,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$15,450 00	\$40,000 00
Contra Costa	25,000 00	75,000 00
Fresno	29,000 00	60,000 00
Monterey	2,000 00	10,000 00
Solano	11,000 00	30,000 00
Stanislaus	29,000 00	75,000 00
San Luis Obispo	1,000 00	3,000 00
Santa Cruz	4,000 00	15,000 00
Tehama	4,105 00	10,000 00
Yolo	3,000 00	6,000 00
Totals	\$120,755 00	\$324,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks	\$120,000 00	\$76,500 00	\$130,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain held under warehouse receipts	\$310,000 00	\$450,000 00
Grain sacks and merchandise	20,513 06	40,000 00
Totals	\$336,513 06	\$490,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Grangers Bank of California, doing business at City and County of San Francisco, on the eighth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$138,872 00	Capital paid up	\$631,000 00
Loans and discounts	1,479,430 99	Reserve fund	35,535 39
Cash balance	142,909 01	Due depositors	481,561 61
Due from banks and bankers	10,128 80	Due banks and bankers	599,580 36
Furniture, fixtures, etc.	9,070 89	Interest collected	50,510 40
Expenses, taxes, etc.	23,353 76	Rents, exchange, etc.	1,891 34
		Dividends unpaid	2,154 58
		Profit and loss	931 77
Total resources	\$1,803,765 45	Total liabilities	\$1,803,765 45

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established 1865. Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$40,000 00	Reserve fund is held in London and amounts to £55,000 sterling.	
Loans on real estate	106,711 57	Profit and loss	\$28,450 96
Loans on stocks, bonds, and warrants	725,284 88	Due depositors	1,552,538 88
Loans on other securities (grain, etc.)	745,443 58	Due banks and bankers	160,992 69
Loans on personal security	1,733,762 19	Due our head office	3,135,666 80
Money on hand	1,004,069 19	Miscellaneous	49,588 06
Due from banks and bankers	193,288 51		
Expenses	20,152 71		
Taxes	6,097 54		
Other assets	352,427 22		
Total resources	\$4,927,237 39	Total liabilities	\$4,927,237 39

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; amount subscribed is £420,000 sterling; amount paid in coin is £420,000 sterling. The total number of shares of stock issued is 60,000 shares; the amount paid on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows:

George William Campbell	150 shares.	Robert Davie Peebles	700 shares.
Henry Goschen	150 shares.	Robert Ryrie	450 shares.
Charles Hemery	1,000 shares.	Norman Dunning Rideout	150 shares.
William Newbold	150 shares.		

Total number of shares held by the Directors is 2,750 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$25,000 00
Santa Clara	37,500 00
Alameda	14,194 50
Merced	1,800 00
Santa Cruz	21,327 10
Kitsap, W. T.	6,889 97
Total	\$106,711 57

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad first mortgage 6 per cent bonds	\$40,000 00	\$40,000 00	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks		\$651,769 33	\$1,003,960 00
Mining stocks		4,040 60	27,027 50
Bonds	\$57,600 00	25,654 52	55,290 00
Warrants	44,161 18	43,820 43	44,161 18
Totals	\$101,761 18	\$725,284 88	\$1,130,428 68

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$34,256 36	\$67,816 94
Warehouse receipts	251,065 01	307,855 19
Grain in warehouse	190,850 00	234,215 12
Deposit of other notes as collateral security	255,816 20	299,420 29
Life policies	6,000 00	6,000 00
Special coin credit in this bank	7,456 01	7,456 01
Totals	\$745,443 58	\$922,763 55

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established in 1865. Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$2,702 00	Reserve fund (is held in London, amounts to \$315,000).	
Miscellaneous bonds and stocks	40,000 00	Profit and loss	\$45,696 62
Loans on real estate	145,440 90	Due depositors	1,298,333 90
Loans on stocks, bonds, and warrants	740,165 09	Due banks and bankers	97,432 12
Loans on other securities (grain, etc.)	613,089 60	Due our head office	3,551,525 76
Loans on personal security...	1,986,515 41	Miscellaneous	55,573 74
Money on hand	804,962 25		
Due from banks and bankers.	399,992 28		
Expenses	20,621 81		
Taxes	2,333 52		
Other assets	292,739 28		
Total resources	\$5,048,562 14	Total liabilities	\$5,048,562 14

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; amount subscribed is £420,000 sterling; amount paid in coin is £420,000 sterling. The total number of shares of stock issued is 60,000 shares; the amount paid on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows:

George William Campbell.....	150 shares.	Robert Davie Peebles	700 shares.
Henry Goschen	150 shares.	Robert Ryrie.....	450 shares.
Charles Hemery.....	1,000 shares.	Norman Dunning Rideout ..	150 shares.
William Newbold	150 shares.		
Total number of shares held by the Directors is		2,750 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$2,702 00	\$2,702 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$45,000 00
Alameda	28,623 83
Sacramento	4,300 00
Santa Clara	37,500 00
Santa Cruz	21,327 10
Merced	1,800 00
Kitsap, W. T.	6,889 97
Total	\$145,440 90

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad first mortgage 6 per cent bonds	\$40,000 00	\$40,000 00	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks (not mining stocks)		\$696,416 89	\$1,109,379 00
Bonds.....	\$62,600 00	20,957 62	60,440 00
Warrants	23,465 43	22,790 58	23,465 43
Totals	\$86,065 43	\$740,165 09	\$1,193,284 43

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$10,595 35	\$11,540 36
Warehouse receipts	231,170 58	286,641 83
Grain in warehouse	25,000 00	30,000 00
Deposit of other notes, as collateral security	340,323 67	430,142 23
Life policies	6,000 00	7,000 00
Totals	\$613,089 60	\$765,324 42

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at City and County of San Francisco, on the twenty-second day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$40,000 00	Due head office	\$3,517,716 29
Loans and discounts	3,582,735 11	Reserve fund	30,000 00
Cash balance	1,006,065 51	Due depositors	1,511,921 54
Due from banks and bankers	100,210 99	Other liabilities	39,033 53
Expenses, taxes, etc.	11,245 80		
Other assets	83,377 58		
Drafts accepted under letters of credit	325,036 37		
Total resources	\$5,098,671 36	Total liabilities	\$5,098,671 36

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

EUGENE MEYER, Manager.

CHS. ALTSCHUL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$79,250 00	Due to head office	\$4,135,505 44
Loans on real estate	195,350 00	Due depositors	1,520,827 51
Loans on stocks, bonds, and warrants	265,052 89	Due banks and bankers	155,538 98
Loans on other securities (grain, etc.)	830,268 87	Other liabilities	39,171 91
Loans on personal security	2,854,171 69		
Due on letters of credit	708,301 87		
Money on hand	616,954 30		
Due from banks and bankers	225,837 66		
Other assets	75,856 56		
Total resources	\$5,851,043 84	Total liabilities	\$5,851,043 84

DETAILS.

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Paterson	150 shares.	S. Lazard	2,654 shares.
James Whittall	100 shares.	Elie Lazard	2,000 shares.
S. L. Simon	110 shares.		
Total number of shares held by the Directors is		5,014 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$30,800 00	\$269,700 00
Fresno	30,000 00	
San Mateo	20,850 00	
Santa Barbara	4,700 00	
Alameda	11,000 00	
Stanislaus	6,000 00	
Merced	2,000 00	
Yolo	20,000 00	
Monterey	4,000 00	\$269,700 00
Colusa	66,000 00	
Totals	\$195,350 00	\$269,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of cities of the Pacific Coast	\$81,250 00	\$79,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$5,300 00	\$293,050 00
San Francisco.....	47,453 69	
San Mateo.....	21,000 00	
Alameda.....	7,000 00	
Fresno.....	4,117 03	
Stanislaus.....	6,000 00	
Merced.....	2,000 00	
Yolo.....	20,000 00	
Colusa.....	86,000 00	
Totals	\$198,870 72	\$293,050 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of cities of the Pacific Coast.....	\$81,250 00	\$79,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds, etc.	\$379,721 82	\$572,190 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.....	\$384,147 56	\$476,802 22

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank, doing business at City and County of San Francisco, on the thirteenth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$79,250 00	Due head office.....	\$4,782,709 13
Loans and discounts	4,430,991 23	Due depositors	1,702,404 05
Cash balance.....	914,864 96	Due banks and bankers.....	65,659 63
Due from banks and bankers.....	534,802 88	Interest collected.....	60,442 20
Expenses, taxes, etc.....	14,380 96	Rents, exchange, etc.	6,287 23
Other assets.....	84,169 18	Other liabilities.....	39,171 91
Letters of credit.....	598,214 94		
Total resources	\$6,656,674 15	Total liabilities	\$6,656,674 15

SEMI-ANNUAL REPORT OF THE

MARKET STREET BANK OF SAN FRANCISCO.

[Incorporated June 1, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

W. F. LEWIS, President.

C. P. BUTLER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,270 05	Capital paid in coin	\$5,000 00
Loans on personal security...	9,422 61	Profit and loss	1,107 58
Money on hand	4,768 46	Due depositors	20,766 57
Due from banks and bankers..	13,329 39	Due banks and bankers	7,611 20
Furniture and fixtures	1,378 27		
Expenses	1,316 57		
Total resources.....	\$34,485 35	Total liabilities	\$34,485 35

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Lewis.....	58 shares.	A. B. Maynard	1 share.
C. P. Butler	220 shares.	S. E. Grove.....	1 share.
Irving C. Lewis.....	220 shares.		

Total number of shares held by the Directors is.....500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Arapahoe, Colorado	\$2,733 60	\$10,000 00
El Paso, Texas	1,536 45	4,500 00
Totals	\$4,270 05	\$14,500 00

SEMI-ANNUAL REPORT OF THE
MARKET STREET BANK OF SAN FRANCISCO.

[Incorporated June 1, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

G. A. BURBANK, Manager.

C. P. BUTLER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security...	\$50,029 94	Capital paid in coin.....	\$25,000 00
Money on hand	8,360 30	Profit and loss	889 75
Due from banks and bankers.	3,115 93	Due depositors	25,200 79
Furniture and fixtures	1,611 37	Due banks and bankers	12,027 00
Total resources.....	\$63,117 54	Total liabilities.....	\$63,117 54

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is — shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. J. Somers.....	280 shares.	Wm. F. Lewis.....	10 shares.
H. C. Somers.....	5 shares.	John A. Roy.....	5 shares.
C. P. Butler.....	100 shares.	Lewis A. Hayward.....	100 shares.

Total number of shares held by the Directors is 500 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Market Street Bank, doing business at City and County of San Francisco, on the twenty-eighth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$45,549 02	Capital paid up.....	\$20,000 00
Cash balance	859 30	Due depositors	22,376 70
Due from banks and bankers.	4,185 27	Due banks and bankers	9,736 65
Furniture, fixtures, etc.....	1,501 87	Interest collected.....	2,047 65
Expenses, taxes, etc.....	1,910 22		
Other assets.....	155 32		
Total resources.....	\$54,161 00	Total liabilities.....	\$54,161 00

ANNUAL REPORT OF THE
NEVADA BANK OF SAN FRANCISCO.

(Incorporated December 6, 1888.)

Statement of Financial Condition on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.

JAMES E. FAIR, President.

J. E. JACOBSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for rent	\$24,177 48	Capital paid in coin	\$2,000,000 00
Miscellaneous bonds and stocks	128,197 48	Profit and loss	7,241 48
United States bonds	2,213 48	Due depositors	1,234,033 32
Loans on real estate	27,167 48	Due banks and bankers	13,353 77
Loans on bonds, notes, and stocks	52,500 00		
Loans on other securities	51,125 00		
Loans on personal security	128,197 48		
Loans on hand	51,125 00		
Due from banks and bankers	44,444 44		
Other assets	2,641 48		
Total resources	\$5,444,444 48	Total liabilities	\$5,444,444 48

DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 20,000; the amount paid of each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John V. McCarty	10,000 shares	J. E. Jacobson	50 shares
James E. Fair	1,500 shares	John F. Bigelow	50 shares
James E. Fair	10,000 shares		
Total number of shares held by the Directors	20,000 shares		

REAL ESTATE OWNED BY THIS BANK AND TAKEN FOR RENT.

County	Amount	Due on Bonds
Alameda	\$24,177 48	
Contra Costa	128,197 48	
San Mateo (Property)	2,213 48	
Total	\$24,177 48	

LIST OF REAL ESTATE OF DEPOSITORS.

Name of Depositor	Amount
Alameda	\$24,177 48
Contra Costa	128,197 48
San Mateo (Property)	2,213 48
Total	\$24,177 48

COMMERCIAL BANKS.

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AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Southern Pacific of Arizona Railroad bonds	\$1,018,506 25
Anglo-Nevada Assurance Corporation stock	151,052 85
Nevada Warehouse and Dock Company's stock.....	125,000 00
Other stocks and bonds	31,638 33
Total.....	\$1,326,197 43

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks	\$142,418 75
Anglo-Nevada Assurance Corporation stock	68,225 00
Southern Pacific of Arizona Railroad bonds.....	22,607 50
Other stocks, bonds, and warrants, etc.....	310,712 46
Total.....	\$543,963 71

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wheat, grain bags, bills of lading for coffee, etc.....	\$551,025 78

SEMI-ANNUAL REPORT OF THE

NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JAMES G. FAIR, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$587,542 96	Capital paid in coin	\$3,000,000 00
Miscellaneous bonds and stocks	1,131,941 18	Profit and loss	157,564 31
County warrants	22,300 00	Due depositors	2,352,034 52
Loans on real estate.....	180,022 49	Due banks and bankers	803,016 91
Loans on stocks, bonds, and warrants	457,533 71		
Loans on other securities (grain, etc.).....	74,898 48		
Loans on personal security...	1,187,080 13		
Money on hand	973,061 18		
Due from banks and bankers.	510,241 85		
Other assets	1,187,993 76		
Total resources.....	\$6,312,615 74	Total liabilities	\$6,312,615 74

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	10,000 shares.	A. E. Davis.....	250 shares.
James G. Fair.....	10,000 shares.	J. F. Bigelow.....	250 shares.
J. L. Flood.....	9,500 shares.		
Total number of shares held by the Directors is.....		30,000 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Marin	\$375,000 00
San Mateo	124,302 60
Tehama	79,595 22
San Luis Obispo	8,645 14
Total	\$587,542 96

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$61,290 29
Marin	32,530 45
Sonoma	13,661 75
San Francisco	55,000 00
San Bernardino.....	17,550 00
Total	\$180,022 49

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Southern Pacific of Arizona Railroad bonds.....	\$824,250 00
Anglo-Nevada Assurance Corporation stock.....	151,052 85
Nevada Warehouse and Dock stock	125,000 00
Other stocks and bonds	31,638 33
Total	\$1,131,941 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks	\$33,443 75
Anglo-Nevada Assurance Corporation stock.....	57,500 00
Southern Pacific of Arizona Railroad bonds.....	6,900 00
California Jute Mill stock.....	20,770 00
Other stocks, bonds, and warrants	338,919 96
Total	\$457,533 71

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wheat, grain bags, bills of lading for merchandise, etc.	\$74,898 48

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Nevada Bank, doing business at City and County of San Francisco, on the third day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$8,764 09	Capital paid up.....	\$3,000,000 00
Invested in stocks, bonds, and warrants	1,522,702 43	Due depositors	2,183,010 53
Loans and discounts.....	2,559,489 06	Due banks and bankers	913,559 10
Cash balance.....	795,142 93	Profit and loss.....	14,412 87
Due from banks and bankers.....	1,224,883 99		
Total resources.....	\$6,110,982 50	Total liabilities	\$6,110,982 50

SEMI-ANNUAL REPORT OF THE
PACIFIC BANK—SAN FRANCISCO.

[Incorporated February —, 1863.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	26,796 54	Reserve fund	700,000 00
Miscellaneous bonds and stocks	135,377 30	Profit and loss	15,866 61
Loans on real estate	9,245 00	Due depositors	1,993,122 17
Loans on stocks, bonds, and warrants	436,229 00	Due banks and bankers	691,038 86
Loans on other securities (grain, etc.)	190,350 00	Dividends unpaid	40,284 00
Loans on personal security	2,369,371 70	Other liabilities (cashier's checks)	91,025 00
Money on hand	624,451 31		
Due from banks and bankers	585,736 86		
Other assets	3,778 93		
Total resources	\$4,531,336 64	Total liabilities	\$4,531,336 64

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,797 shares.	C. Waterhouse	20 shares.
R. H. McDonald, Jr.	10 shares.	Wm. A. Grade	29 shares.
Frank V. McDonald	50 shares.	A. K. Stevens	20 shares.
H. Mabury	326 shares.	W. T. Wallace	— shares.
J. M. McDonald	2,050 shares.		

Total number of shares held by the Directors is 7,302 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$21,353 78	\$22,622 46
Alameda	2,120 85	4,000 00
Marin	2,057 40	2,057 40
Contra Costa	1,000 00	1,000 00
San Mateo	34 85	1,500 00
Genesee County, Michigan	229 66	229 66
Totals	\$26,796 54	\$31,409 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$18,000 00
San Francisco	8,000 00	
Totals	\$9,245 00	\$18,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land association stocks.....	\$3,582 30	} \$140,000 00
Gas stocks	18,660 00	
Bank stocks	55,000 00	
Iron stocks.....	21,685 00	
Local stocks and bonds.....	11,475 00	
Water bonds	24,975 00	
Totals	\$135,377 30	\$140,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stock	\$231,229 00	} \$550,000 00
Insurance and iron stock.....	19,300 00	
Miscellaneous stocks, bonds, and warrants	174,500 00	
San Francisco City Railroad stock.....	6,600 00	
Railroad bonds	4,600 00	
Totals	\$436,229 00	\$550,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and miscellaneous merchandise.	\$179,998 00	} \$240,000 00
Life insurance policies and miscellaneous securities	10,352 00	
Totals	\$190,350 00	\$240,000 00

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February —, 1863.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	26,848 04	Reserve fund	700,000 00
Miscellaneous bonds and stocks	451,994 95	Profit and loss	14,468 44
Loans on real estate	9,245 00	Due depositors	1,935,041 99
Loans on stocks, bonds, and warrants	366,092 00	Due banks and bankers	953,423 32
Loans on other securities (grain, etc.)	17,038 00	Dividends unpaid	40,456 00
Loans on personal security	2,358,290 05		
Money on hand	891,852 65		
Due from banks and bankers	366,605 60		
Other assets	5,423 46		
Total resources	\$4,643,389 75	Total liabilities	\$4,643,389 75

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,797 shares.	C. Waterhouse	20 shares.
R. H. McDonald, Jr.	10 shares.	Wm. A. Grade	29 shares.
Frank V. McDonald	50 shares.	A. K. Stevens	20 shares.
H. Mabury	326 shares.	J. J. Bowen	75 shares.

Total number of shares held by the Directors is..... 5,327 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$21,353 78	\$22,622 46
Alameda	2,172 35	4,000 00
Marin	2,057 40	2,057 40
Contra Costa	1,000 00	1,000 00
San Mateo	34 85	1,500 00
Genesee County, Michigan	229 66	229 66
Totals	\$26,848 04	\$31,409 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$18,000 00
San Francisco	8,000 00	
Totals	\$9,245 00	\$18,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gas stocks.....	\$18,660 00	\$400,000 00
Local stocks and bonds.....	11,475 00	
Bank stocks.....	290,533 65	
Water and canal bonds.....	94,059 00	
Iron stocks.....	28,685 00	
Street railroad bonds.....	5,000 00	
Land association stocks.....	3,582 30	
Totals	\$451,994 95	\$400,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks	\$200,479 00	\$400,000 00
Insurance and iron stocks.....	13,450 00	
Miscellaneous stocks, bonds, and warrants	147,663 00	
Railroad stocks and bonds.....	4,500 00	
Totals	\$366,092 00	\$400,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$11,738 00	\$23,000 00
Life insurance policies and miscellaneous.....	5,300 00	
Totals	\$17,038 00	\$23,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pacific Bank, doing business at City and County of San Francisco, on the twenty-second day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid up.....	\$1,000,000 00
Other real estate	27,296 54	Reserve fund.....	700,000 00
Invested in stocks, bonds, and warrants	32,242 30	Due depositors.....	2,070,498 40
Loans and discounts	3,057,293 96	Due banks and bankers	609,732 08
Cash balance	600,313 74	Interest collected.....	19,666 10
Due from banks and bankers.....	525,498 70	Rents, exchange, etc.....	1,736 39
Expenses, taxes, etc.....	10,215 52	Dividends unpaid	1,260 00
Other assets.....	160 09	Profit and loss	127 88
Total resources.....	\$4,403,020 85	Total liabilities.....	\$4,403,020 85

SEMI-ANNUAL REPORT OF THE

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. L. DODGE, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$91,000 00	Capital paid in coin	\$1,000,000 00
Loans on stocks, bonds, and warrants	141,482 00	Profit and loss	62,533 19
Loans on other securities (grain, etc.)	192,700 00	Due depositors	1,202,527 66
Loans on personal security	1,472,473 97	Due banks and bankers	251 63
Money on hand	280,930 34		
Due from banks and bankers	67,741 08		
Furniture and fixtures	14,000 00		
Taxes	4,985 14		
Total resources	\$2,265,312 53	Total liabilities	\$2,265,312 53

DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Dodge	300 shares.	J. L. N. Shepard	80 shares.
F. W. Sumner	120 shares.	Charles Main	80 shares.
W. P. Johnson	100 shares.	Louis Bloss	60 shares.
Albert Miller	80 shares.		
Total number of shares held by the Directors is		820 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$31,000 00	\$50,000 00
Washington Territory	60,000 00	150,000 00
Totals	\$91,000 00	\$200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Stocks and bonds	\$141,482 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wheat, barley, oats, corn, iron and steel, bags, baking powder	\$192,270 00

SEMI-ANNUAL REPORT OF THE

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. L. DODGE, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$179,000 00	Capital paid in coin	\$1,000,000 00
Loans on stocks, bonds, and warrants	114,750 00	Profit and loss	72,266 26
Loans on other securities (grain, etc.).....	132,100 00	Due depositors	1,303,853 90
Loans on personal security...	1,299,213 14		
Money on hand	551,764 38		
Due from banks and bankers.	86,292 64		
Furniture and fixtures	13,000 00		
Total resources.....	\$2,376,120 16	Total liabilities	\$2,376,120 16

DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Dodge.....	300 shares.	F. W. Sumner.....	130 shares.
J. L. N. Shepard.....	80 shares.	W. P. Johnson	100 shares.
Albert Miller	80 shares.	Louis Sloss.....	40 shares.
Charles Main.....	240 shares.		
Total number of shares held by the Directors is		970 shares.	

LOANS ON REAL ESTATE BY COUNTIES. .

Name of County.	Amount Loaned.
Real estate security	\$179,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Bonds and warrants	\$114,750 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Merchandise and grain	\$132,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sather Banking Company, doing business at City and County of San Francisco, on the ninth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$1,871,269 94	Capital paid up	\$1,000,000 00
Cash balance	201,047 60	Due depositors	1,091,415 04
Due from banks and bankers ..	80,811 29	Interest collected	520 63
Furniture, fixtures, etc.	14,000 00	Rents, exchange, etc.	173 21
Expenses, taxes, etc.	985 00	Profit and loss	76,004 95
Total resources	\$2,168,113 83	Total liabilities	\$2,168,113 83

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$267,248 58	Capital paid in coin	\$500,000 00
United States bonds	57,926 81	Reserve fund	3,938,190 59
Miscellaneous bonds and stocks	2,000 00	Profit and loss	34,181 43
Loans on real estate	216,634 94	Due depositors	2,832,220 09
Loans on stocks, bonds, and warrants	749,943 63	Due banks and bankers	285,095 98
Loans on other securities (grain, etc.)	216,174 14		
Loans on personal security	2,342,111 76		
Money on hand	1,185,697 67		
Due from banks and bankers	136,273 05		
Furniture and fixtures	4,000 00		
Assets at other agencies:			
Virginia City.. \$49,848 95 }	2,411,677 51		
Salt Lake City 1,064,451 23 }			
New York..... 1,297,377 33 }			
Total resources	\$7,589,688 09	Total liabilities	\$7,589,688 09

DETAILS.

The amount of capital stock is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	150 shares.	J. C. Fargo	623 shares.
John J. Valentine	1 share.	Oliver Eldridge	10 shares.
Leland Stanford	86½ shares.	George E. Gray	20 shares.
Charles F. Crocker	100 shares.	W. F. Goad	10 shares.
William Norris	10 shares.		

Total number of shares held by the Directors is 1,010½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$40,000 00	\$50,000 00
San Diego	1,415 42	1,000 00
Salt Lake, Utah	30,073 03	35,000 00
Sacramento	4,758 00	6,000 00
Lincoln, Nebraska	3,350 00	7,000 00
Las Vegas, New Mexico	10,023 30	10,000 00
Carson, Nevada	4,000 00	4,000 00
Los Angeles	18,433 35	20,000 00
Alameda	5,000 00	7,500 00
Omaha, Nebraska	18,080 13	30,000 00
Kansas City, Missouri	26,280 40	35,000 00
El Paso, Texas	59,084 39	60,000 00
Denver, Colorado	10,000 00	10,000 00
Chicago, Illinois	36,750 56	40,000 00
Totals	\$267,248 58	\$315,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,250 00	\$1,250 00
Marin	5,650 00	10,000 00
Alameda	2,000 00	7,000 00
Santa Clara	49,552 35	60,000 00
Napa	22,179 76	25,000 00
San Francisco	94,601 54	125,000 00
San Luis Obispo	41,401 29	100,000 00
Totals	\$216,634 94	\$328,250 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$57,926 81	\$64,000 00
Utah Central Railway bonds	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$59,926 81	\$66,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous stocks and bonds	750,000 00	649,943 63	750,000 00
Totals	\$900,000 00	\$749,943 63	\$900,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron in warehouse, tin, oil, etc.	\$216,174 14	\$250,000 00

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$324,383 39	Capital paid in coin	\$500,000 00
United States bonds.....	57,863 21	Reserve fund.....	3,928,432 13
Miscellaneous bonds and stocks	2,000 00	Profit and loss	33,159 33
Loans on real estate.....	853,079 06	Due depositors	2,584,462 79
Loans on stocks, bonds, and warrants	761,321 28	Due banks and bankers	259,335 16
Loans on other securities (grain, etc.).....	181,224 33		
Loans on personal security...	2,117,380 33		
Money on hand	1,329,140 58		
Due from banks and bankers...	225,878 00		
Furniture and fixtures	4,000 00		
Assets at other agencies:			
Virginia City ...\$61,121 12			
Salt Lake City ...924,793 71	1,449,119 23		
New York 463,204 40			
Total resources.....	\$7,305,389 41	Total liabilities	\$7,305,389 41

DETAILS.

The amount of capital stock is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	150 shares.	J. C. Fargo	623 shares.
John J. Valentine	1 share.	Oliver Eldridge.....	10 shares.
Leland Stanford.....	86½ shares.	Geo. E. Gray	20 shares.
Chas. F. Crocker	100 shares.	W. F. Goad.....	10 shares.
Wm. Norris	10 shares.		

Total number of shares held by the Directors is 1,010½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$1,030 00	\$1,500 00
Carson, Nevada.....	4,000 00	4,000 00
Chicago, Illinois	37,423 15	40,000 00
Denver, Colorado.....	10,000 00	10,000 00
El Paso, Texas	59,434 39	60,000 00
Kansas City, Missouri	35,180 76	40,000 00
Las Vegas, New Mexico	10,023 30	10,000 00
Lincoln, Nebraska	3,350 00	7,000 00
Los Angeles	18,433 35	20,000 00
Omaha, Nebraska	16,643 19	30,000 00
Sacramento	4,758 00	6,000 00
Salt Lake City, Utah	30,073 03	35,000 00
San Diego	1,415 42	1,000 00
San Francisco	91,527 50	110,000 00
Totals	\$323,292 09	\$374,500 00

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$24,533 98	\$25,000 00
Marin	14,196 08	20,000 00
San Luis Obispo	25,077 57	50,000 00
Alameda	1,000 00	5,000 00
Santa Clara	100,973 45	125,000 00
Fresno	72,000 00	100,000 00
Cook County, Illinois	83,126 73	83,126 73
San Francisco	69,525 82	80,000 00
Los Angeles	415,000 00	500,000 00
El Dorado	15,000 00	25,000 00
Utah	736 15	1,000 00
Sonoma	30,000 00	50,000 00
Totals	\$553,079 06	\$1,064,126 73

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$57,926 81	\$64,000 00
Utah Central Railroad bonds	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$59,926 81	\$66,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$100,000 00
Miscellaneous stocks, bonds, etc.		661,321 28	750,000 00
Totals	\$150,000 00	\$761,321 28	\$850,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron in warehouse, tin, whisky, coffee, etc.	\$181,224 33	\$225,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at City and County of San Francisco, on the twenty-first day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$247,892 58	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	59,928 37	Reserve fund	3,896,914 35
Loans and discounts	3,672,526 12	Due depositors	2,805,871 42
Cash balance	1,290,004 19	Due banks and bankers	182,951 49
Due from banks and bankers	2,146,914 00	Profit and loss	44,000 58
Furniture, fixtures, etc.	4,175 42		
Other assets (bullion)	8,297 16		
Total resources	\$7,429,737 84	Total liabilities	\$7,429,737 84

SEMI-ANNUAL REPORT OF THE
STATE BANK OF SAN JACINTO.

[Incorporated November 21, 1891.]

Showing its Financial Condition on the morning of January 1, 1895, as sworn to by the Officers of the Bank.

J. A. GREEN, President.

JAMES McLAREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,796 50	Capital paid in coin	\$23,575 00
Real estate taken for debt	1,530 00	Profit and loss	8,157 79
Loans on real estate	20,963 50	Due depositors	39,456 82
Loans on personal security	19,577 71		
Money on hand	6,995 27		
Due from banks and bankers	12,175 04		
Furniture and fixtures	1,333 10		
Expenses	3,540 49		
Total resources	\$71,491 61	Total liabilities	\$71,491 61

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,575. The total number of shares of stock issued is 965 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. D. Compton	40 shares.	James Kerr	50 shares.
John Ryan	10 shares.	James McLaren	200 shares.
A. B. McCormick	10 shares.	John McLaren	100 shares.
A. P. Anderson	10 shares.	J. A. Green	100 shares.
J. J. Inwall	100 shares.		

Total number of shares held by the Directors is 620 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$1,530 00	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$20,963 50	\$49,500 00

SEMI-ANNUAL REPORT OF THE

STATE BANK OF SAN JACINTO.

[Incorporated November 24, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. A. GREEN, President.

JOHN McLAREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid in coin	\$23,875 00
Real estate taken for debt	4,315 00	Profit and loss	2,480 99
Loans on real estate	14,893 00	Due depositors	29,545 00
Loans on personal security	20,363 21	Other liabilities (due Jan. 3, 1890)	7,500 00
Money on hand	4,954 25		
Due from banks and bankers	10,779 35		
Furniture and fixtures	1,284 10		
Expenses	1,105 58		
Total resources	\$63,400 99	Total liabilities	\$63,400 99

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. D. Compton	40 shares.	James Kerr	50 shares.
G. T. Daggett	30 shares.	John McLaren	100 shares.
P. L. Griffin	5 shares.	James McLaren	200 shares.
J. J. Inwall	100 shares.	J. A. Green	100 shares.

Total number of shares held by the Directors is 625 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,315 00	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$14,893 00	\$33,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Bank of San Jacinto, doing business at San Jacinto, County of San Diego, on the fourteenth day of September, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid up.....	\$23,875 00
Loans and discounts	40,974 24	Due depositors.....	57,069 13
Cash balance.....	7,413 86	Interest collected.....	3,331 80
Due from banks and bankers.....	7,763 61	Profit and loss	1,563 33
Furniture, fixtures, etc.....	1,332 10		
Expenses, taxes, etc.....	2,438 95		
Total resources.....	\$65,629 26	Total liabilities	\$65,629 26

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Bank of San Jacinto, doing business at San Jacinto, County of San Diego, on the nineteenth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid up.....	\$23,875 00
Other real estate.....	4,315 00	Due depositors.....	29,325 08
Loans and discounts	34,659 77	Due banks and bankers.....	86 40
Cash balance	4,473 75	Interest collected.....	1,378 29
Due from banks and bankers.....	11,882 10	Profit and loss.....	1,007 52
Furniture, fixtures, etc.....	1,284 10	Other liabilities.....	7,500 00
Expenses, taxes, etc.....	851 07		
Total resources.....	\$63,172 29	Total liabilities.....	\$63,172 29

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
United States bonds	1,230 00	Reserve fund	100,000 00
Miscellaneous bonds and stocks	115,950 00	Profit and loss	78,820 34
County warrants	10,590 75	Due depositors	593,026 65
Loans on real estate	389,198 00	Due banks and bankers	13,743 26
Loans on stocks, bonds, and warrants	42,584 69	Dividends unpaid	208 75
Loans on other securities (grain, etc.)	3,620 00		
Loans on personal security	176,892 27		
Money on hand	80,280 70		
Due from banks and bankers	35,082 64		
Furniture and fixtures	3,000 00		
Other assets	7,369 95		
Total resources	\$985,799 00	Total liabilities	\$985,799 00

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans 211½ shares. | John T. Colahan 5 shares.
W. K. Beans 10 shares.

Total number of shares held by the Directors is 226½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$389,198 00	\$782,780 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad first mortgage bonds...	\$50,000 00	\$55,000 00	\$57,500 00
Santa Clara County bonds	45,000 00	45,000 00	46,000 00
Los Gatos school district bonds	6,500 00	6,500 00	6,500 00
United States 4 per cent bonds	1,000 00	1,230 00	1,250 00
Spring Valley Waterworks bonds	1,000 00	1,245 00	1,270 00
San José Woolen Mills stock	10,000 00	6,000 00	6,000 00
Farmers Union (San José) stock	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock	400 00	300 00	300 00
Santa Clara County warrants	10,590 75	10,590 75	10,590 75
Totals	\$125,990 75	\$127,770 75	\$131,410 75

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$7,504 69	\$25,000 00
Bank stocks	25,500 00	25,100 00	48,195 00
Miscellaneous local stocks	20,700 00	9,980 00	18,900 00
Totals	\$66,200 00	\$42,584 69	\$92,095 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for hay and grain	\$3,620 00	\$5,575 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of July 1, 1869, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	110,950 00	Reserve fund	100,000 00
County warrants	1,230 00	Profit and loss	62,413 00
Loans on real estate	355,561 00	Due depositors	535,959 20
Loans on stocks, bonds, and warrants	32,790 00	Due banks and bankers	9,895 90
Loans on other securities (grain, etc.)	940 00	Dividends unpaid	2,337 50
Loans on personal security	154,572 14		
Money on hand	73,120 20		
Due from banks and bankers	52,153 78		
Furniture and fixtures	3,000 00		
Other assets	6,288 64		
Total resources	\$910,605 76	Total liabilities	\$910,605 76

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans	211½ shares.	John T. Colahan	5 shares.
Wm. K. Beans	10 shares.		
Total number of shares held by the Directors is		226½ shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$355,561 00	\$731,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds.....	\$50,000 00	\$55,000 00	\$58,250 00
Santa Clara County bonds.....	41,000 00	41,000 00	41,000 00
Los Gatos School District bonds.....	5,500 00	5,500 00	5,500 00
Spring Valley Waterworks bonds.....	1,000 00	1,245 00	1,260 00
San José Woolen Mills stock.....	10,000 00	6,000 00	6,000 00
Farmers Union stock.....	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock.....	400 00	300 00	300 00
Santa Clara County warrants.....	1,230 00	1,230 00	1,230 00
Totals.....	\$120,630 00	\$112,180 00	\$115,540 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$25,500 00	\$18,100 00	\$44,625 00
Miscellaneous local stocks.....	39,800 00	14,690 00	25,825 00
Totals.....	\$65,300 00	\$32,790 00	\$70,450 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the twenty-sixth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	110,950 00	Reserve fund.....	100,000 00
Loans and discounts.....	525,257 96	Due depositors.....	539,248 34
Cash balance.....	83,107 38	Due banks and bankers.....	9,730 04
Due from banks and bankers.....	59,518 37	Interest collected.....	11,523 20
Furniture, fixtures, etc.....	3,000 00	Rents, exchange, etc.....	2,982 79
Expenses, taxes, etc.....	3,729 98	Dividends unpaid.....	46,167 78
Other assets.....	4,088 46		
Total resources.....	\$909,652 15	Total liabilities.....	\$909,652 15

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

BERNARD D. MURPHY, President.

F. P. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,323 35	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	18,559 75	Reserve fund	200,000 00
County warrants	845 55	Profit and loss	35,940 53
Loans on real estate	86,406 36	Due depositors	585,017 39
Loans on stocks, bonds, and warrants	98,934 50	Due banks and bankers	11,587 99
Loans on other securities (grain, etc.)	18,290 00		
Loans on personal security	656,953 97		
Money on hand	126,926 44		
Due from banks and bankers	110,805 99		
Furniture and fixtures	1,500 00		
Total resources	\$1,132,545 91	Total liabilities	\$1,132,545 91

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland	420 shares.	E. Williams	500 shares.
B. D. Murphy	142 shares.	Jacob Rich	20 shares.
G. W. Rutherford	400 shares.	Juan Malarin	75 shares.
H. B. Alvord	200 shares.	Frank P. Ryland	250 shares.
L. Lion	314 shares.		

Total number of shares held by the Directors is.....2,321 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara County	\$13,323 35	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$10,000 00	\$20,000 00
San Luis Obispo	1,500 00	7,000 00
Santa Cruz	8,737 50	10,000 00
Monterey	7,714 14	10,000 00
Santa Clara	67,954 72	100,000 00
Totals	\$86,406 36	\$147,000 00

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AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$3,000 00	\$3,000 00	\$3,000 00
Eureka Warehouse stock	22,150 00	2,397 25	2,397 25
Water stock	15,000 00	9,662 50	9,662 50
Los Angeles bonds	3,000 00	3,000 00	3,000 00
Hall's Valley (Santa Clara County) school bonds	500 00	500 00	500 00
Totals	\$43,650 00	\$18,559 75	\$18,559 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
86 bonds San José and Santa Clara Railroad Company	\$43,000 00	\$43,000 00	\$43,000 00
16,250 shares P. O. Burns' Wine Company	16,250 00	11,300 00	13,000 00
595 shares Commercial and Savings Bank	59,500 00	30,413 50	35,700 00
85 shares Garden City National Bank	8,500 00		
55 shares Bank of Hollister	5,500 00		
5 shares gas stock	500 00		
950 shares Shasta Lumber Company	47,500 00	12,500 00	28,500 00
600 shares San José and Santa Clara Railroad Company	60,000 00	500 00	24,000 00
10 shares Central Milling Company	1,000 00	200 00	-----
1 United States bond	500 00	400 00	500 00
75 shares Safe Deposit Savings Bank (San José)	-----	450 00	-----
Totals	\$242,250 00	\$98,934 50	\$161,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain in warehouse	\$18,290 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE
COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of July 1, 1885, as sworn to by the Officers of the Bank.

BERNARD D. MURPHY, President.

JNO. T. McGEOGHEGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,323 35	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	17,147 25	Reserve fund	195,000 00
County warrants	120 00	Profit and loss	37,273 62
Loans on real estate	93,879 81	Due depositors	470,043 43
Loans on stocks, bonds, and warrants	109,782 00	Due banks and bankers	7,595 96
Loans on other securities (grain, etc.)	12,725 50		
Loans on personal security	574,065 91		
Money on hand	74,428 00		
Due from banks and bankers	112,340 59		
Furniture and fixtures	1,500 00		
Total resources	\$1,009,913 01	Total liabilities	\$1,009,913 01

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland	420 shares.	E. Williams	500 shares.
B. D. Murphy	142 shares.	J. W. Rea	100 shares.
G. W. Rutherford	400 shares.	W. H. Leeman	350 shares.
L. Lion	314 shares.	Juan Malarin	75 shares.
J. Rich	20 shares.		
Total number of shares held by the Directors is		2,321 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$13,323 35	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$4,000 00	\$20,000 00
Santa Cruz	8,737 50	10,000 00
Monterey	7,714 14	10,000 00
Santa Clara	73,428 17	100,000 00
Totals	\$93,879 81	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy city bonds.....	\$1,500 00	\$1,500 00	\$1,500 00
Eureka warehouse stock	22,150 00	2,397 25	2,397 25
San Luis Obispo water stock	15,000 00	10,000 00	10,000 00
Los Angeles bonds.....	3,000 00	3,000 00	3,000 00
Halls Valley (Santa Clara County) school bonds.....	250 00	250 00	250 00
Totals.....	\$41,900 00	\$17,147 25	\$17,147 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
780 shares Commercial and Savings Bank	\$78,000 00	\$36,924 00	\$48,360 00
5 shares gas company	500 00	250 00	300 00
950 shares Shasta Lumber Company	47,500 00	19,500 00	47,500 00
600 shares San José and Santa Clara Railroad Company	60,000 00	500 00	24,000 00
85 shares Garden City National Bank	8,500 00	2,000 00	8,500 00
25 shares Bank of Hollister	5,500 00	500 00	5,500 00
13,500 shares P. O. Burns Wine Company	13,500 00	2,000 00	6,750 00
110 bonds San José and Santa Clara Railroad Company	55,000 00	47,908 00	55,000 00
10 shares Central Milling Company	1,000 00	200 00	1,000 00
Totals.....	\$269,500 00	\$109,782 00	\$196,910 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain in warehouse	\$12,725 50	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the twenty-third day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$18,659 83	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants	16,809 75	Reserve fund.....	185,000 00
Loans and discounts.....	841,446 75	Due depositors	472,258 41
Cash balance	67,822 25	Due banks and bankers.....	11,088 13
Due from banks and bankers	29,558 33	Interest collected.....	2,254 58
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	688 41
Expenses, taxes, etc.....	3,658 70	Profit and loss	20,940 53
Other assets (accrued interest)	12,774 45		
Total resources.....	\$992,230 06	Total liabilities.....	\$992,230 06

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 30, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. P. ANDREWE, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	25,016 33	Reserve fund	100,000 00
Miscellaneous bonds and stocks	2,500 00	Profit and loss	94,473 53
County warrants	2,666 96	Due depositors	351,464 25
Loans on real estate	156,150 00	Due banks and bankers	80,203 70
Loans on personal security	478,396 97		
Money on hand	41,918 16		
Due from banks and bankers	2,023 06		
Furniture and fixtures	2,500 00		
Total resources	\$726,141 48	Total liabilities	\$726,141 48

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	Geo. Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		

Total number of shares held by the Directors is.....532 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$25,016 33	\$25,016 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$156,150 00	\$156,150 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$2,500 00
County warrants	2,666 96	2,666 96	2,666 96
Totals	\$5,166 96	\$5,166 96	\$5,166 96

SEMI-ANNUAL REPORT OF THE

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	23,506 30	Reserve fund	200,000 00
Miscellaneous bonds and stocks	2,500 00	Profit and loss	4,543 30
County warrants	121 41	Due depositors	372,678 15
Loans on real estate	157,387 00	Due banks and bankers	53,486 30
Loans on personal security	504,372 51		
Money on hand	24,986 68		
Due from banks and bankers	333 85		
Furniture and fixtures	2,500 00		
Total resources	\$730,707 75	Total liabilities	\$730,707 75

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	George Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		

Total number of shares held by the Directors is.....532 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$23,506 30	\$23,506 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$157,387 00	\$157,387 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$2,500 00
County warrants	121 41	121 41	121 41
Totals	\$2,621 41	\$2,621 41	\$2,621 41

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at San Luis Obispo, County of San Luis Obispo, on the fourth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,500 00	Capital paid up	\$100,000 00
Other real estate	25,016 33	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	923 75	Due depositors	336,120 38
Loans and discounts	649,767 11	Due banks and bankers	83,970 11
Cash balance	16,830 58	Interest collected	28 66
Due from banks and bankers	222 84	Rents, exchange, etc.	256 50
Expenses, taxes, etc.	4,021 91	Profit and loss	93,906 87
Total resources	\$714,282 62	Total liabilities	\$714,282 52

SEMI-ANNUAL REPORT OF THE
COMMERCIAL BANK OF SAN LUIS OBISPO.

[Incorporated March 16, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

HENRY BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$3,799 13	Capital paid in coin	\$50,000 00
Loans on real estate	14,610 00	Reserve fund	3,000 00
Loans on personal security	134,458 20	Profit and loss	327 36
Money on hand	22,311 25	Due depositors	150,202 13
Due from banks and bankers	21,942 13	Due banks and bankers	1,455 67
Furniture and fixtures	4,076 95		
Other assets (interest accrued)	3,787 50		
Total resources	\$204,985 16	Total liabilities	\$204,985 16

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is — shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

McD. R. Venable	100 shares.	Henry Brunner	100 shares.
L. M. Kaiser	100 shares.	S. A. Dana	25 shares.
Antonio Tognassini	100 shares.	George T. Gragg	25 shares.
W. T. Scott	100 shares.		

Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$14,610 00	\$14,610 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
San Luis Obispo County school warrants	\$3,799 13

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$7,504 69	\$25,000 00
Bank stocks	25,500 00	25,100 00	48,195 00
Miscellaneous local stocks	20,700 00	9,980 00	18,900 00
Totals	\$66,200 00	\$42,584 69	\$92,095 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for hay and grain	\$3,620 00	\$5,575 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	110,950 00	Reserve fund	100,000 00
County warrants	1,230 00	Profit and loss	62,413 09
Loans on real estate	355,561 00	Due depositors	535,959 26
Loans on stocks, bonds, and warrants	32,790 00	Due banks and bankers	9,895 91
Loans on other securities (grain, etc.)	940 00	Dividends unpaid	2,337 50
Loans on personal security	154,572 14		
Money on hand	73,120 20		
Due from banks and bankers	52,153 78		
Furniture and fixtures	3,000 00		
Other assets	6,288 64		
Total resources	\$910,605 76	Total liabilities	\$910,605 76

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans	211½ shares.	John T. Colahan	5 shares.
Wm. K. Beans	10 shares.		
Total number of shares held by the Directors is		221½ shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$355,561 00	\$731,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds.....	\$50,000 00	\$55,000 00	\$58,250 00
Santa Clara County bonds.....	41,000 00	41,000 00	41,000 00
Los Gatos School District bonds.....	5,500 00	5,500 00	5,500 00
Spring Valley Waterworks bonds.....	1,000 00	1,245 00	1,260 00
San José Woolen Mills stock.....	10,000 00	6,000 00	6,000 00
Farmers Union stock.....	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock.....	400 00	300 00	300 00
Santa Clara County warrants.....	1,230 00	1,230 00	1,230 00
Totals.....	\$120,630 00	\$112,180 00	\$115,540 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$25,500 00	\$18,100 00	\$44,625 00
Miscellaneous local stocks.....	39,800 00	14,690 00	25,825 00
Totals.....	\$65,300 00	\$32,790 00	\$70,450 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the twenty-sixth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	110,950 00	Reserve fund.....	100,000 00
Loans and discounts.....	525,257 96	Due depositors.....	539,248 34
Cash balance.....	83,107 38	Due banks and bankers.....	9,730 04
Due from banks and bankers.....	59,518 37	Interest collected.....	11,523 20
Furniture, fixtures, etc.....	3,000 00	Rents, exchange, etc.....	2,982 79
Expenses, taxes, etc.....	3,729 98	Dividends unpaid.....	46,167 78
Other assets.....	4,088 46		
Total resources.....	\$909,652 15	Total liabilities.....	\$909,652 15

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

BERNARD D. MURPHY, President.

F. P. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,323 35	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	18,559 75	Reserve fund	200,000 00
County warrants	845 55	Profit and loss	35,940 53
Loans on real estate	86,406 36	Due depositors	585,017 39
Loans on stocks, bonds, and warrants	98,934 50	Due banks and bankers	11,587 99
Loans on other securities (grain, etc.)	18,290 00		
Loans on personal security	656,953 97		
Money on hand	126,926 44		
Due from banks and bankers	110,805 99		
Furniture and fixtures	1,500 00		
Total resources	\$1,132,545 91	Total liabilities	\$1,132,545 91

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland	420 shares.	E. Williams	500 shares.
B. D. Murphy	142 shares.	Jacob Rich	20 shares.
G. W. Rutherford	400 shares.	Juan Malarin	75 shares.
H. B. Alvord	200 shares.	Frank P. Ryland	250 shares.
L. Lion	314 shares.		

Total number of shares held by the Directors is.....2,321 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara County	\$13,323 35	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$10,000 00	\$20,000 00
San Luis Obispo	1,500 00	7,000 00
Santa Cruz	8,737 50	10,000 00
Monterey	7,714 14	10,000 00
Santa Clara	67,954 72	100,000 00
Totals	\$86,406 36	\$147,000 00

COMMERCIAL BANKS.

377

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$3,000 00	\$3,000 00	\$3,000 00
Eureka Warehouse stock	22,150 00	2,397 25	2,397 25
Water stock	15,000 00	9,662 50	9,662 50
Los Angeles bonds	3,000 00	3,000 00	3,000 00
Hall's Valley (Santa Clara County) school bonds	500 00	500 00	500 00
Totals	\$43,650 00	\$18,559 75	\$18,559 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
86 bonds San José and Santa Clara Railroad Company	\$43,000 00	\$43,000 00	\$43,000 00
16,250 shares P. O. Burns' Wine Company	16,250 00	11,300 00	13,000 00
595 shares Commercial and Savings Bank	59,500 00	30,413 50	35,700 00
85 shares Garden City National Bank	8,500 00		
55 shares Bank of Hollister	5,500 00		
5 shares gas stock	500 00		
950 shares Shasta Lumber Company	47,500 00	12,500 00	28,500 00
600 shares San José and Santa Clara Railroad Company	60,000 00	500 00	24,000 00
10 shares Central Milling Company	1,000 00	200 00	-----
1 United States bond	500 00	400 00	500 00
75 shares Safe Deposit Savings Bank (San José)	-----	450 00	-----
Totals	\$242,250 00	\$98,934 50	\$161,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain in warehouse	\$18,290 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE
COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

BERNARD D. MURPHY, President.

JNO. T. MCGEOGHEGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,323 35	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	17,147 25	Reserve fund	195,000 00
County warrants	120 00	Profit and loss	37,273 62
Loans on real estate	93,879 81	Due depositors	470,043 43
Loans on stocks, bonds, and warrants	109,782 00	Due banks and bankers	7,595 96
Loans on other securities (grain, etc.)	12,725 50		
Loans on personal security	574,665 91		
Money on hand	74,428 60		
Due from banks and bankers	112,340 59		
Furniture and fixtures	1,500 00		
Total resources	\$1,009,913 01	Total liabilities	\$1,009,913 01

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland	420 shares.	E. Williams	500 shares.
B. D. Murphy	142 shares.	J. W. Rea	100 shares.
G. W. Rutherford	400 shares.	W. H. Leeman	350 shares.
L. Lion	314 shares.	Juan Malarin	75 shares.
J. Rich	20 shares.		

Total number of shares held by the Directors is 2,321 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$13,323 35	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$4,000 00	\$20,000 00
Santa Cruz	8,737 50	10,000 00
Monterey	7,714 14	10,000 00
Santa Clara	73,428 17	100,000 00
Totals	\$93,879 81	\$140,000 00

COMMERCIAL BANKS.

379

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy city bonds.....	\$1,500 00	\$1,500 00	\$1,500 00
Eureka warehouse stock.....	22,150 00	2,397 25	2,397 25
San Luis Obispo water stock.....	15,000 00	10,000 00	10,000 00
Los Angeles bonds.....	3,000 00	3,000 00	3,000 00
Halls Valley (Santa Clara County) school bonds.....	250 00	250 00	250 00
Totals.....	\$41,900 00	\$17,147 25	\$17,147 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
780 shares Commercial and Savings Bank.....	\$78,000 00	\$36,924 00	\$48,360 00
5 shares gas company.....	500 00	250 00	300 00
960 shares Shasta Lumber Company.....	47,500 00	19,500 00	47,500 00
600 shares San José and Santa Clara Railroad Company.....	60,000 00	500 00	24,000 00
85 shares Garden City National Bank.....	8,500 00	2,000 00	8,500 00
25 shares Bank of Hollister.....	5,500 00	500 00	5,500 00
13,500 shares P. O. Burns Wine Company.....	13,500 00	2,000 00	6,750 00
110 bonds San José and Santa Clara Railroad Company.....	55,000 00	47,908 00	55,000 00
10 shares Central Milling Company.....	1,000 00	200 00	1,000 00
Totals.....	\$269,500 00	\$109,782 00	\$196,910 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain in warehouse.....	\$12,725 50	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the twenty-third day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$18,659 83	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	16,809 75	Reserve fund.....	185,000 00
Loans and discounts.....	841,446 75	Due depositors.....	472,258 41
Cash balance.....	67,822 25	Due banks and bankers.....	11,088 13
Due from banks and bankers.....	29,558 33	Interest collected.....	2,254 58
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	688 41
Expenses, taxes, etc.....	3,658 70	Profit and loss.....	20,910 53
Other assets (accrued interest).....	12,774 45		
Total resources.....	\$992,230 06	Total liabilities.....	\$992,230 06

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	25,016 33	Reserve fund	100,000 00
Miscellaneous bonds and stocks	2,500 00	Profit and loss	94,473 53
County warrants	2,666 96	Due depositors	351,464 25
Loans on real estate	156,150 00	Due banks and bankers	80,203 70
Loans on personal security	478,366 97		
Money on hand	41,918 16		
Due from banks and bankers	2,023 06		
Furniture and fixtures	2,500 00		
Total resources	\$726,141 48	Total liabilities	\$726,141 48

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	Geo. Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		
Total number of shares held by the Directors is		532 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$25,016 33	\$25,016 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$156,150 00	\$156,150 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$2,500 00
County warrants	2,666 96	2,666 96	2,666 96
Totals	\$5,166 96	\$5,166 96	\$5,166 96

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	23,506 30	Reserve fund	200,000 00
Miscellaneous bonds and stocks	2,500 00	Profit and loss	4,543 30
County warrants	121 41	Due depositors	372,678 15
Loans on real estate	157,387 00	Due banks and bankers	53,486 30
Loans on personal security	504,372 51		
Money on hand	24,986 68		
Due from banks and bankers	333. 85		
Furniture and fixtures	2,500 00		
Total resources	\$730,707 75	Total liabilities	\$730,707 75

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	George Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		

Total number of shares held by the Directors is.....532 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$23,506 30	\$23,506 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$157,387 00	\$157,387 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$2,500 00
County warrants	121 41	121 41	121 41
Totals	\$2,621 41	\$2,621 41	\$2,621 41

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at San Luis Obispo, County of San Luis Obispo, on the fourth day of February, 1882, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,500 00	Capital paid up	\$100,000 00
Other real estate	25,016 33	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	923 75	Due depositors	336,120 38
Loans and discounts	649,767 11	Due banks and bankers	83,970 11
Cash balance	16,830 58	Interest collected	28 66
Due from banks and bankers	222 84	Rents, exchange, etc.	256 50
Expenses, taxes, etc.	4,021 91	Profit and loss	93,906 87
Total resources	\$714,282 62	Total liabilities	\$714,282 52

SEMI-ANNUAL REPORT OF THE
COMMERCIAL BANK OF SAN LUIS OBISPO.

[Incorporated March 16, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

HENRY BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$3,799 13	Capital paid in coin	\$50,000 00
Loans on real estate	14,610 00	Reserve fund	3,000 00
Loans on personal security	134,458 20	Profit and loss	327 36
Money on hand	22,311 25	Due depositors	150,202 13
Due from banks and bankers	21,942 13	Due banks and bankers	1,455 67
Furniture and fixtures	4,076 95		
Other assets (interest accrued)	3,787 50		
Total resources	\$204,985 16	Total liabilities	\$204,985 16

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is — shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

McD. R. Venable	100 shares.	Henry Brunner	100 shares.
L. M. Kaiser	100 shares.	S. A. Dana	25 shares.
Antonio Tognassini	100 shares.	George T. Gragg	25 shares.
W. T. Scott	100 shares.		

Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$14,610 00	\$14,610 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
San Luis Obispo County school warrants	\$3,799 13

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SAN LUIS OBISPO.

[Incorporated March 16, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

HENRY BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$64 82	Capital paid in coin	\$75,000 00
Loans on real estate	22,533 16	Reserve fund	3,000 00
Loans on personal security	171,766 68	Profit and loss	5,568 62
Money on hand	33,438 97	Due depositors	181,639 66
Due from banks and bankers	28,138 02	Other liabilities	500 00
Furniture and fixtures	4,000 00		
Other assets (accrued interest on bills receivable)	5,766 63		
Total resources	\$265,708 28	Total liabilities	\$265,708 28

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$75,000. The total number of shares of stock issued is — shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

McD. R. Venable	100 shares.	H. Brunner	75 shares.
L. M. Kaiser	100 shares.	S. A. Dana	25 shares.
Antonio Tognassini	100 shares.	Geo. T. Gragg	25 shares.
W. T. Scott	100 shares.		

Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$22,533 16	\$22,533 16

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
San Luis Obispo County school warrants	\$64 82

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at San Luis Obispo, County of San Luis Obispo, on the fifth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants.....	\$1,767 60	Capital paid up.....	\$50,000 00
Loans and discounts.....	159,392 69	Reserve fund.....	3,000 00
Cash balance.....	17,368 47	Due depositors.....	131,006 82
Due from banks and bankers.....	807 21	Due banks and bankers.....	2,657 62
Furniture, fixtures, etc.....	4,076 95	Rents, exchange, etc.....	53 26
Expenses, taxes, etc.....	894 40	Profit and loss.....	327 36
Other assets (accrued interest).....	2,827 74		
Total resources.....	\$187,135 06	Total liabilities.....	\$187,135 06

SEMI-ANNUAL REPORT OF THE
BANK OF SAN PEDRO.

[Incorporated March 26, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,303 04	Capital paid in coin	\$25,000 00
Real estate taken for debt	5,504 25	Profit and loss	1,682 72
County warrants	85 15	Due depositors	17,365 77
Loans on real estate	10,032 81	Due banks and bankers	780 00
Loans on personal security	7,670 00		
Money on hand	10,737 23		
Due from banks and bankers	4,589 76		
Furniture and fixtures	799 75		
Expenses	2,019 70		
Other assets (suspense account)	86 80		
Total resources	\$44,828 49	Total liabilities	\$44,828 49

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. G. Kerckhoff	179 shares.	G. Eshman	1 share.
James Cuzner	70 shares.	C. K. Drane	1 share.
Geo. H. Peck, Jr.	249 shares.		
Total number of shares held by the Directors is		500 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$5,504 25	\$9,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,032 81	\$23,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles County school warrants	\$85 15	\$85 15	\$85 15

SEMI-ANNUAL REPORT OF THE
BANK OF SAN PEDRO.

[Incorporated March 26, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. G. KERCKHOFF, President. GEO. H. PECK, Jr., Vice-President and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,070 52	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	4,888 68	Profit and loss	2,707 83
County warrants	180 00	Due depositors	16,381 96
Loans on real estate.....	15,504 31		
Loans on personal security.....	2,130 51		
Money on hand	4,969 54		
Due from banks and bankers.....	8,542 32		
Furniture and fixtures	852 45		
Expenses	2,929 85		
Other assets.....	24 61		
Total resources.....	\$44,092 79	Total liabilities.....	\$44,092 79

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. G. Kerckhoff.....	179 shares.	G. Eshman.....	1 share.
James Cuzner.....	70 shares.	C. K. Drane.....	1 share.
Geo. H. Peck, Jr.....	249 shares.		
Total number of shares held by the Directors is			500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,888 68	\$6,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$15,504 31	\$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles County school warrants.....	\$180 00	\$180 00	\$180 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Pedro, doing business at San Pedro, County of Los Angeles, on the first day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,256 29	Capital paid up.....	\$15,000 00
Loans and discounts.....	13,076 65	Due depositors.....	25,014 39
Cash balance	15,428 47	Interest collected.....	461 45
Due from banks and bankers.	7,360 08	Rents, exchange, etc.	146 40
Furniture, fixtures, etc.....	792 25	Profit and loss.....	26 80
Expenses, taxes, etc.....	1,057 75	Other liabilities.....	354 46
Total resources.....	\$41,003 50	Total liabilities.....	\$41,003 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Pedro, doing business at San Pedro, County of Los Angeles, on the twenty-second day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,915 17	Capital paid up.....	\$25,000 00
Other real estate.....	5,013 68	Due depositors.....	16,874 53
Loans and discounts	17,737 82	Interest collected.....	2,231 87
Cash balance.....	6,320 51	Rents, exchange, etc.	467 06
Due from banks and bankers.	7,947 03		
Expenses, taxes, etc.....	2,939 25		
Total resources.....	\$44,573 46	Total liabilities.....	\$44,573 46

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
United States bonds	2,500 00	Surplus fund	30,000 00
Miscellaneous bonds and stocks	23,625 00	Profit and loss	1,070 40
County warrants	1,989 55	Due depositors	226,710 13
Loans on real estate	14,271 65	Due banks and bankers	3,595 21
Loans on personal security ..	214,548 39		
Money on hand	42,744 49		
Due from banks and bankers ..	38,496 66		
Furniture and fixtures	2,000 00		
Other assets (Los Angeles County school bonds)	6,200 00		
Total resources	\$361,375 74	Total liabilities	\$361,375 74

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	260 shares.	W. S. Bartlett	20 shares.
N. Palmer	440 shares.	W. K. James	10 shares.
H. Maybury	200 shares.		
Total number of shares held by the Directors is			
930 shares.			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$14,271 65	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Par Value.
United States bonds	\$2,500 00	\$2,500 00
Los Angeles County school bonds	6,200 00	6,200 00
Los Angeles County school warrants	1,989 55	1,989 55
The Bank of Orange stock (895 shares of 25 per cent)	22,375 00	89,500 00
The Bank of Tustin stock (50 shares of 25 per cent)	1,250 00	5,000 00
Totals	\$34,314 55	\$105,189 55

SEMI-ANNUAL REPORT OF THE
COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of July 1, 1883, as sworn to by the Officers of the Bank.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
United States bonds	2,500 00	Reserve fund	35,000 00
Miscellaneous bonds and stocks	30,325 00	Profit and loss	1,178 09
County warrants	459 70	Due depositors	210,781 05
Loans on real estate	33,015 00		
Loans on personal security ..	181,935 09		
Money on hand	30,615 67		
Due from banks and bankers ..	51,108 68		
Furniture and fixtures	2,000 00		
Total resources	\$346,959 14	Total liabilities	\$346,959 14

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. Total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	260 shares.	H. Mabury	200 shares.
N. Palmer	440 shares.	W. K. James	10 shares.
W. S. Bartlett	20 shares.		

Total number of shares held by the Directors is 930 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$33,015 00	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Los Angeles County road warrants	\$459 70	\$459 70
United States bonds	2,500 00	2,500 00
Los Angeles County school bonds	5,700 00	5,700 00
Bank of Orange stock	89,500 00	22,375 00
Bank of Tustin stock	5,000 00	1,250 00
Olive Milling, Land, and Improvement Company stock	1,000 00	1,000 00
Totals	\$104,159 70	\$33,284 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Los Angeles, on the fifteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	33,759 70	Reserve fund.....	20,000 00
Loans and discounts	261,602 80	Due depositors	233,865 13
Cash balance	29,358 72	Interest collected.....	2,159 16
Due from banks and bankers..	16,262 45	Rents, exchange, etc.	175 12
Furniture, fixtures, etc.....	2,000 00	Profit and loss	3,091 38
Expenses, taxes, etc.....	1,307 12		
Total resources.....	\$359,290 79	Total liabilities	\$359,290 79

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Orange, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	33,284 70	Reserve fund.....	30,000 00
Loans and discounts	213,234 55	Due depositors	214,735 71
Cash balance	27,855 84	Interest collected.....	7,465 29
Due from banks and bankers..	58,056 92	Rents, exchange, etc.	376 79
Furniture, fixtures, etc.....	2,000 00	Profit and loss	1,070 40
Expenses, taxes, etc.....	4,216 18		
Total resources.....	\$353,648 19	Total liabilities	\$353,648 19

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK—SANTA BARBARA.

[Incorporated August 15, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

GEO. W. COFFIN, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
County warrants	70 00	Reserve fund	3,408 93
Loans on real estate	9,775 00	Due depositors	68,594 99
Loans on stocks, bonds, and warrants	10,500 00		
Loans on other securities	8,225 00		
Loans on personal security	36,620 35		
Money on hand	12,069 38		
Due from banks and bankers	20,982 24		
Furniture and fixtures	3,731 95		
Other assets	4,000 00		
Total resources	\$122,003 92	Total liabilities	\$122,003 92

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. W. Coffin	30 shares.	J. W. Calkins	10 shares.
E. B. Hall	10 shares.	Geo. S. Edwards	95 shares.
Hugh D. Vail	150 shares.		

Total number of shares held by the Directors is 295 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$9,475 00	\$22,000 00
Ventura	300 00	1,500 00
Totals	\$9,775 00	\$23,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Santa Barbara Street Railroad bonds	\$3,000 00		
Santa Barbara Street Railroad stock	1,500 00	\$2,400 00	\$3,500 00
Stearns Wharf Company stock	12,000 00	6,100 00	16,000 00
Land, Building, and Improvement Co. stock	2,500 00		
Santa Barbara Gas Company stock	6,000 00		
Santa Barbara Transfer Company stock	2,140 00	1,000 00	2,508 00
Totals	\$27,140 00	\$10,500 00	\$21,168 00

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK—SANTA BARBARA.

[Incorporated August 15, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEO. W. COFFIN, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	129 75	Reserve fund	3,408 93
County and city warrants	1,590 34	Profit and loss	3,166 36
Loans on real estate	7,055 00	Due depositors	51,846 63
Loans on stocks, bonds, and warrants	12,601 68		
Loans on other securities (grain, etc.)	9,780 00		
Loans on personal security	26,345 23		
Money on hand	13,880 01		
Due from banks and bankers	15,179 44		
Furniture and fixtures	3,751 95		
Expenses	1,782 12		
Other assets	326 40		
Total resources	\$108,421 92	Total liabilities	\$108,421 92

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. W. Coffin	20 shares.	W. M. Eddy	20 shares.
E. B. Hall	10 shares.	W. N. Hawley	30 shares.
Hugh D. Vail	150 shares.	Geo. S. Edwards	95 shares.
J. W. Calkins	10 shares.		

Total number of shares held by the Directors is

335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$7,055 00	\$17,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
5 shares Santa Barbara L. and B. Association ..	\$129 75	\$129 75	\$137 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Santa Barbara Gas Company	\$6,000 00	\$1,000 00	\$6,000 00
214 shares Santa Barbara Transfer Company..	3,210 00	600 00	2,140 00
45 shares Santa Barbara Loan and Building Association	1,167 75	685 00	1,237 50
120 shares Stearns Wharf Company	12,000 00	6,100 00	6,000 00
100 shares Santa Barbara Land, Building, and Improvement Company	2,500 00		
200 shares Santa Barbara Development Co.	20,000 00	1,166 68	10,000 00
12 Santa Barbara Street Railroad bonds, \$250 each	3,000 00	2,400 00	3,000 00
5 shares Santa Barbara Street Railroad stock ..	1,500 00		
200 shares Hack and Carriage Company	2,000 00	650 00	1,000 00
Totals	\$51,377 75	\$12,601 68	\$33,377 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at Santa Barbara, County of Santa Barbara, on the thirty-first day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$50,000 00
Loans and discounts	87,593 05	Reserve fund	1,851 99
Cash balance	8,563 09	Due depositors	77,325 64
Due from banks and bankers ..	18,526 87	Due banks and bankers ..	3,300 19
Furniture, fixtures, etc.	3,118 34	Interest collected	4,513 65
Expenses, taxes, etc.	2,774 11	Rents, exchange, etc.	437 12
Other assets	853 13		
Total resources	\$137,428 59	Total liabilities	\$137,428 59

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at Santa Barbara, County of Santa Barbara, on the twenty-seventh day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	1,500 34	Due depositors	52,399 21
Loans and discounts	54,984 90	Interest collected	2,495 88
Cash balance	14,696 43	Rents, exchange, etc.	425 00
Due from banks and bankers ..	15,784 73	Profit and loss	3,408 93
Furniture, fixtures, etc.	3,751 95		
Expenses, taxes, etc.	1,504 27		
Other assets	326 40		
Total resources	\$108,729 02	Total liabilities	\$108,729 02

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$15,465 40	Capital paid in coin	\$135,000 00
Loans on real estate	68,929 35	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants	19,490 85	Profit and loss	26,308 76
Loans on other securities (grain, etc.)	4,040 00	Due depositors	225,700 23
Loans on personal security	337,535 43	Due banks and bankers	17,948 06
Money on hand	24,242 71	Dividends unpaid	300 48
Furniture and fixtures	175 00	Other liabilities (interest collected)	18,887 89
Expenses	3,052 31		
Taxes	1,214 37		
Total resources	\$474,145 42	Total liabilities	\$474,145 42

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	H. M. Leonard	700 shares.
Jacob Eberhard	100 shares.	James P. Pierce	700 shares.
F. C. Franck	583 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	W. J. Casey	17 shares.
S. I. Jameson	25 shares.	C. C. Hayward	20 shares.
W. B. Kingsbury	40 shares.		
Total number of shares held by the Directors is		2,388 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$15,465 40	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$50,429 35	\$90,000 00
Los Angeles	11,500 00	40,000 00
Santa Cruz	7,000 00	25,000 00
Totals	\$68,929 35	\$155,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks	\$19,490 85	\$40,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain	\$4,040 00	\$8,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$14,750 30	Capital paid in coin	\$135,000 00
Loans on real estate	62,575 00	Reserve fund	60,000 00
Loans on stocks, bonds, and warrants	10,931 85	Profit and loss	21,929 97
Loans on personal security	309,498 80	Due depositors	189,347 63
Money on hand	19,668 46	Due banks and bankers	8,908 41
Due from banks and bankers	6,518 19	Dividends unpaid	300 00
Furniture and fixtures	175 00	Other liabilities (interest collected)	8,631 59
Total resources	\$424,117 00	Total liabilities	\$424,117 00

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	H. M. Leonard	700 shares.
Jacob Eberhard	100 shares.	James P. Pierce	700 shares.
F. C. Franck	583 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	W. J. Casey	17 shares.
S. I. Jameson	25 shares.	C. C. Hayward	20 shares.
W. B. Kingsbury	40 shares.		
Total number of shares held by the Directors is		2,388 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara County	\$14,750 30	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara County	\$48,075 00	\$75,000 00
Santa Cruz County	7,000 00	15,000 00
Los Angeles	7,500 00	20,000 00
Totals	\$62,575 00	\$110,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Local miscellaneous stocks	\$30,000 00	\$10,931 85	\$25,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-seventh day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$15,089 40	Capital paid up	\$135,000 00
Loans and discounts	390,931 99	Reserve fund	60,000 00
Cash balance	25,621 79	Due depositors	194,541 79
Due from banks and bankers	5,504 91	Due banks and bankers	21,531 49
Furniture, fixtures, etc.	175 00	Interest collected	5,121 51
Expenses, taxes, etc.	1,203 67	Dividends unpaid	402 00
		Profit and loss	21,929 97
Total resources	\$438,526 76	Total liabilities	\$438,526 76

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	2,535 00	Reserve fund	20,000 00
Miscellaneous bonds and stocks	540 00	Profit and loss	23,408 61
County warrants	3,957 14	Due depositors	238,397 01
Loans on real estate	37,475 00	Due banks and bankers	6,575 79
Loans on stocks, bonds, and warrants	67,457 00		
Loans on personal security	181,619 28		
Money on hand	40,506 63		
Furniture and fixtures	1,000 00		
Due from banks	25,291 36		
Total resources	\$366,381 41	Total liabilities	\$366,381 41

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	28 shares.	J. D. Chace	10 shares.
P. B. Fagen	213 shares.	B. F. Porter	42 shares.
L. Schwartz	60 shares.	J. D. Phelan	15 shares.
R. Thompson	50 shares.		

Total number of shares held by the Directors is 418 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,000 00	\$2,000 00
San Francisco	535 00	800 00
Totals	\$2,535 00	\$2,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$35,575 00	\$60,000 00
San Mateo	400 00	600 00
Humboldt	1,500 00	2,000 00
Totals	\$37,475 00	\$62,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Brown Valley School District bonds	\$300 00	\$300 00	\$300 00
13 shares Santa Cruz Bank of Savings and Loan.	200 00	240 00	325 00
Totals	\$500 00	\$540 00	\$625 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
375 shares, at \$50, Pacific Avenue S. R. R. stock.	\$18,750 00	\$10,000 00	\$18,750 00
Paid up life insurance policy	1,100 00	357 00	1,100 00
300 shares, at \$50, Grover & Co.'s stock	15,000 00	6,000 00	15,000 00
Santa Cruz City water bonds	50,000 00	49,500 00	50,000 00
Stock of Bank of Santa Cruz County and Santa Cruz Bank of Savings and Loan	2,400 00	1,100 00	3,000 00
1,145 shares People's Savings Bank of Sacramento, also personal security	629 75	500 00	458 00
Totals	\$87,879 75	\$67,457 00	\$88,308 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	2,000 00	Reserve fund	22,000 00
Miscellaneous bonds and stocks	540 00	Profit and loss	25,621 81
Loans on real estate	36,926 00	Due depositors	214,902 63
Loans on stocks, bonds, and warrants	24,605 05	Due banks and bankers	5,302 04
Loans on personal security	214,790 60		
Money on hand	26,381 87		
Due from banks and bankers	35,582 96		
Furniture and fixtures	1,000 00		
Total resources	\$347,826 48	Total liabilities	\$347,826 48

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	28 shares.	J. D. Chace.....	10 shares.
P. B. Fagen.....	213 shares.	J. D. Phelan.....	15 shares.
L. Schwartz.....	75 shares.	B. F. Porter	42 shares.
F. H. Runge.....	75 shares.		

Total number of shares held by the Directors is 458 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,000 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$1,500 00	\$1,580 00
San Francisco.....	400 00	900 00
Santa Cruz	35,026 00	60,000 00
Totals	\$36,926 00	\$62,480 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Brown Valley School District bonds.....	\$300 00	\$300 00	\$300 00
12 shares, at \$20, Santa Cruz Bank of Savings and Loan	240 00	240 00	300 00
Totals.....	\$540 00	\$540 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Paid up life insurance policy.....	\$1,100 00	\$357 00	\$1,100 00
375 shares, at \$50, Pacific Avenue S. R. R. Co....	18,750 00	10,000 00	18,750 00
300 shares, at \$50, Grover & Co.....	15,000 00	6,000 00	15,000 00
Santa Cruz Bank of Savings and Loan and Bank of Santa Cruz County.....	2,400 00	1,100 00	3,000 00
Santa Cruz City water bonds.....	50,000 00	6,548 05	50,000 00
Jewelry	1,000 00	600 00	1,000 00
Totals.....	\$88,250 00	\$24,605 05	\$88,850 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the seventh day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up.....	\$80,000 00
Other real estate	2,535 00	Reserve fund	20,000 00
Invested in stocks, bonds, and warrants	4,634 54	Due depositors	224,761 47
Loans and discounts	287,784 10	Due banks and bankers	5,558 81
Cash balance	32,017 46	Interest collected.....	329 40
Due from banks and bankers.	20,116 04	Rents, exchange, etc.	28 85
Furniture, fixtures, etc.....	1,000 00	Dividends unpaid	23,408 61
Total resources	\$354,087 14	Total liabilities.....	\$354,087 14

BANK COMMISSIONERS' REPORT.

SEMI-ANNUAL REPORT OF THE
CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Attestation on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.

President. W. C. HOFFMANN, Cashier.

	Amount.	Liabilities.	Amount.
County warrants	\$3,026 25	Capital paid in coin	\$29,475 00
Loans on real estate	47,605 00	Reserve fund	4,721 21
Loans on personal security		Due depositors	106,517 19
Money on hand	60	Due banks and bankers	5,611 54
Due from banks and bankers	17	Dividends unpaid	884 25
Furniture and fixtures	34	Other liabilities	16 81
Total resources	\$147,226 00	Total liabilities	\$147,226 00

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$39,300; amount paid in is \$29,475. The total number of shares of stock issued is 393 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

K. Baldwin.....	30 shares.	J. S.	10 shares.
A. Hihn.....	50 shares.	J. S.	20 shares.
Russell.....	10 shares.	I. L. Barber.....	27 shares.
N. J. Nash.....	10 shares.		
Total number of shares held by the Directors is.....			157 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$47,605 00	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants (Santa Cruz County)	\$3,026 25	\$3,026 25	\$3,302 62

SEMI-ANNUAL REPORT OF THE

CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

CHARLES STEINMETZ, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds.....	\$2,918 34	Capital paid in coin.....	\$31,725 00
Loans on real estate.....	43,684 50	Reserve fund.....	4,721 21
Loans on personal security...	31,034 42	Profit and loss.....	3,231 36
Money on hand.....	18,008 04	Due depositors.....	68,583 41
Due from banks and bankers.	9,981 29	Due banks and bankers.....	1,386 32
Furniture and fixtures.....	2,286 04	Other liabilities.....	79 59
Expenses.....	1,814 26		
Total resources.....	\$109,726 89	Total liabilities.....	\$109,726 89

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$42,300; amount paid in coin is \$31,725. The total number of shares of stock issued is 423 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin.....	30 shares.	J. Sylvar.....	10 shares.
F. A. Hihn.....	59 shares.	J. S. Green.....	20 shares.
A. Russell.....	10 shares.	I. L. Thurber.....	27 shares.
C. Hoffman.....	27 shares.		

Total number of shares held by the Directors is.....183 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,909 34	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$43,684 50	\$90,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Bank, doing business at Santa Cruz, County of Santa Cruz, on the eighth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$2,798 75	Capital paid up	\$29,475 00
Loans and discounts	91,137 69	Reserve fund	4,721 21
Cash balance	17,105 96	Due depositors	100,519 30
Due from banks and bankers	27,189 54	Due banks and bankers	4,847 13
Furniture, fixtures, etc.	2,286 04	Interest collected	35 69
Expenses, taxes, etc.	9 10	Rents, exchange, etc.	17 79
		Dividends unpaid	884 25
		Other liabilities	26 71
Total resources	\$140,527 08	Total liabilities	\$140,527 08

SEMI-ANNUAL REPORT OF THE
BANK OF SANTA PAULA.

[Incorporated December 28, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

GEORGE H. BONEBRAKE, President.

JOSEPH R. HAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,155 32	Capital paid in coin	\$90,000 00
Miscellaneous bonds and stocks	25,000 00	Profit and loss	5,042 68
County warrants	1,506 35	Due depositors	46,367 68
Loans on real estate	700 00		
Loans on stocks, bonds, and warrants	6,700 00		
Loans on other securities (grain, etc.)	8,225 00		
Loans on personal security	65,330 50		
Money on hand	11,111 06		
Due from banks and bankers	14,825 50		
Furniture and fixtures	2,449 52		
Expenses (taxes)	1,407 11		
Total resources	\$141,410 36	Total liabilities	\$141,410 36

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$90,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. H. Bonebrake	500 shares.	W. L. Hardison	50 shares.
C. H. McKeveatt	150 shares.	E. S. Field	10 shares.
Jos. R. Haugh	50 shares.		

Total number of shares held by the Directors is 760 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$700 00	\$2,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Citizens Street Railway Company bonds of Santa Barbara, Cal.	\$25,000 00	\$25,000 00	\$25,000 00
Warrants on Treasurer of Ventura County	66 00	66 00	66 00
Warrants on Superintendent of Public Schools of Ventura County	1,440 35	1,440 35	1,440 35
Totals	\$26,506 35	\$26,506 35	\$26,506 35

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Santa Paula stock.....	\$1,000 00	\$700 00	\$1,000 00
Bank of Santa Paula stock.....	8,000 00	5,000 00	8,000 00
Santa Paula Lumber Company stock	3,000 00	1,000 00	3,000 00
Totals	\$12,000 00	\$6,700 00	\$12,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Notes as collateral	\$8,225 00	\$15,675 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA PAULA.

[Incorporated December 28, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

JOSEPH R. HAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,165 82	Capital paid in coin	\$92,000 00
Miscellaneous bonds and stocks	25,000 00	Profit and loss	3,694 98
Loans on real estate.....	3,300 00	Due depositors	37,582 31
Loans on stocks, bonds, and warrants	12,850 50		
Loans on other securities (grain, etc.).....	4,353 18		
Loans on personal security...	58,669 02		
Money on hand	8,150 55		
Due from banks and bankers.	14,314 82		
Furniture and fixtures	2,473 40		
Total resources.....	\$133,277 29	Total liabilities	\$133,277 29

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$92,000. The total number of shares of stock issued is 920 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George H. Bonebrake.....	500 shares.	W. L. Hardison	50 shares.
C. H. McKeveatt	150 shares.	E. S. Field.....	10 shares.
Jos. R. Haugh.....	50 shares.		

Total number of shares held by the Directors is 760 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$3,300 00	\$11,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Citizens Street Railroad Company bonds	\$25,000 00	\$25,000 00	\$25,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Santa Paula stock	\$1,000 00	\$700 00	\$1,000 00
Hardison & Stewart Oil Company stock	16,000 00	} 5,150 50	18,130 00
Simi Land and Water Company stock	2,130 00		
Santa Paula Lumber Company stock	3,000 00		
Bank of Santa Paula stock	8,000 00	5,000 00	8,000 00
Totals	\$30,130 00	\$12,850 50	\$30,130 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Collateral notes	\$4,353 18	\$8,429 43

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Paula, doing business at Santa Paula, County of Ventura, on the thirteenth day of August, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,678 22	Capital paid up	\$90,000 00
Invested in stocks, bonds, and warrants	25,400 00	Due depositors	38,726 89
Loans and discounts	73,658 61	Interest collected	402 50
Cash balance	17,786 10		
Due from banks and bankers	5,928 99		
Furniture, fixtures, etc.	2,417 22		
Expenses, taxes, etc.	260 25		
Total resources	\$129,129 39	Total liabilities	\$129,129 39

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Paula, doing business at Santa Paula, County of Ventura, on the twenty-sixth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,165 82	Capital paid up	\$92,000 00
Invested in stocks, bonds, and warrants	25,000 00	Due depositors	29,179 61
Loans and discounts	73,272 58	Interest collected	3,825 19
Cash balance	10,541 69	Rents, exchange, etc.	134 45
Due from banks and bankers.	8,383 31	Profit and loss	35 57
Furniture, fixtures, etc.	2,473 40		
Expenses, taxes, etc.	1,338 02		
Total resources	\$125,174 82	Total liabilities	\$125,174 82

SEMI-ANNUAL REPORT OF THE
SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WILLIAM E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,304 16	Capital paid in coin	\$300,000 00
Real estate taken for debt ...	22,697 95	Reserve fund	85,000 00
Loans on real estate	214,952 45	Profit and loss	61,054 86
Loans on other securities (grain, etc.)	140,169 73	Due depositors	370,827 76
Loans on personal security ...	327,475 71	Due banks and bankers	36,487 08
Money on hand	56,310 73	Dividends unpaid	488 00
Due from banks and bankers.	4,461 56		
Expenses	9,517 56		
Taxes	5,581 10		
Other assets	7,127 73		
Loaned on chattels	4,259 02		
Interest accrued and uncol- lected	25,000 00		
Total resources	\$853,857 70	Total liabilities	\$853,857 70

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Hopper	516 shares.	J. P. Maddux	120 shares.
Allen A. Curtis	295 shares.	John S. Taylor	100 shares.
David Burris	350 shares.	William E. McConnell	20 shares.
James H. Laughlin	150 shares.		

Total number of shares held by the Directors is 1,551 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$22,697 95	\$30,697 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$199,452 45
Mendocino	3,000 00
Placer	12,500 00
Total	\$214,952 45

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wine and brandy in bond	\$140,169 73

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt....	19,760 40	Reserve fund	} 134,959 64
Loans on real estate	204,065 51	Profit and loss	
Loans on other securities (grain, etc.)	139,169 73	Due depositors	299,232 23
Loans on personal security and collateral	325,322 28	Due banks and bankers	63,802 52
Money on hand	39,008 53	Dividends unpaid	766 00
Due from banks and bankers.	2,996 73		
Expenses	4,710 27		
Taxes	5,190 50		
Other assets (judgments)	7,127 73		
Insurance paid	51 00		
Interest accrued, due, and un- collected	15,000 00		
Total resources	\$798,760 39	Total liabilities	\$798,760 39

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Hopper	523 shares.	David Burris	350 shares.
Wm. E. McConnell	20 shares.	Allen A. Curtis	295 shares.
Jas. H. Laughlin	150 shares.	John S. Taylor	100 shares.
John P. Maddux	120 shares.		
Total number of shares held by the Directors is		1,558 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$19,760 40	\$25,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$12,000 00	\$20,000 00
Mendocino	3,000 00	10,000 00
Humboldt	20,630 00	30,000 00
Sonoma	168,435 51	350,000 00
Totals	\$204,065 51	\$410,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$139,169 73	\$202,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the twenty-first day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,304 16	Capital paid up	\$300,000 00
Other real estate	22,697 95	Reserve fund	85,000 00
Loans and discounts	688,047 71	Due depositors	379,559 35
Cash balance	40,433 74	Due banks and bankers	27,441 34
Due from banks and bankers	10,849 81	Dividends unpaid	1,528 00
Expenses, taxes, etc.	5,314 10	Profit and loss	42,246 51
Other assets	32,127 73		
Total resources	\$835,775 20	Total liabilities	\$835,775 20

SEMI-ANNUAL REPORT OF THE
SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$200,000 00
Real estate taken for debt.....	79,429 02	Profit and loss	89,536 09
County warrants	2,095 27	Due depositors	401,017 04
Loans on real estate.....	257,819 60	Dividends unpaid	501 00
Loans on stocks, bonds, and warrants	29,300 00		
Loans on personal security.....	212,494 48		
Money on hand	23,649 29		
Due from banks and bankers.....	73,137 22		
Furniture and fixtures	2,500 00		
Total resources.....	\$691,054 13	Total liabilities	\$691,054 13

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brown	75 shares.	Julius Ort.....	11 shares.
M. Doyle.....	100 shares.	W. S. M. Wright	88 shares.
J. M. Laughlin	60 shares.	John Walker.....	10 shares.
A. P. Overton	120 shares.		
Total number of shares held by the Directors is		464 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$79,429 02	\$89,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$257,819 60	\$500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders.....	\$2,095 27	\$2,095 27	\$2,095 27

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock, etc.	\$35,000 00	\$29,300 00	\$45,500 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin.....	\$200,000 00
Real estate taken for debt....	47,064 54	Profit and loss.....	88,783 95
Loans on real estate.....	301,311 70	Due depositors.....	325,697 50
Loans on stocks, bonds, and warrants	41,800 00	Due banks and bankers.....	31,790 75
Loans on other securities (grain, etc.)	11,000 00	Dividends unpaid.....	391 00
Loans on personal security....	201,895 08		
Money on hand.....	24,542 43		
Due from banks and bankers.....	5,920 20		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$646,663 20	Total liabilities.....	\$646,663 20

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brown.....	75 shares.	Julius Ort.....	11 shares.
John M. Laughlin.....	60 shares.	W. S. M. Wright.....	88 shares.
A. P. Overton.....	120 shares.	John Walker.....	10 shares.

Total number of shares held by the Directors is.....364 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$47,064 54	\$57,000 00

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$301,311 70	\$550,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$50,000 00	\$41,800 00	\$60,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
Wine and cooperage	\$11,000 00	\$27,000 00

, BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the nineteenth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid up	\$200,000 00
Other real estate	78,593 91	Due depositors	419,683 49
Invested in stocks, bonds, and warrants	1,851 27	Due banks and bankers	16 42
Loans and discounts	509,115 82	Dividends unpaid	679 00
Cash balance	46,174 35	Profit and loss	84,111 39
Due from banks and bankers	55,495 40		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	130 30		
Total resources	\$704,490 30	Total liabilities	\$704,490 30

SEMI-ANNUAL REPORT OF THE

BANK OF SELMA.

[Incorporated May —, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,773 57	Capital paid in coin	\$20,000 00
Loans on real estate	22,825 00	Reserve fund	5,000 00
Loans on personal security	50,874 88	Profit and loss	284 33
Money on hand	21,967 28	Due depositors	73,674 40
Due from banks and bankers	1,215 84	Due banks and bankers	4,767 67
Furniture, fixtures, etc.	1,069 83		
Total resources	\$103,726 40	Total liabilities	\$103,726 40

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Stroud	200 shares.	J. G. S. Arrants	100 shares.
M. Sides	100 shares.	S. B. Holton	25 shares.
O. J. Woodward	100 shares.		

Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$22,825 00	\$75,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SELMA.

[Incorporated May —, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Reserves.	Amount.	Liabilities.	Amount.
Bank premises	\$8,578 36	Capital paid in coin	\$30,000 00
County warrants	642 17	Reserve fund	1,913 84
Loans on real estate	22,600 00	Due depositors	64,165 13
Loans on personal security	30,945 11	Due banks and bankers	3,088 87
Money on hand	9,987 16		
Due from banks and bankers	4,555 47		
Furniture and fixtures	2,000 57		
Total resources	\$99,168 54	Total liabilities	\$99,168 84

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in cash is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors and number of shares of stock held by each, are as follows:

J. A. Stroud	20 shares	S. B. Holman	25 shares
A. J. Woodward	20 shares	J. G. S. Atkins	20 shares
M. Stone	20 shares		
Total number of shares held by the Directors is	85 shares		

LOANS ON REAL ESTATE BY COUNTY.

Name of County.	Amount Lended.	Market Value.
Wayne	\$27,000 00	\$41,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Stocks, Bonds, and Warrants.	Par Value.	Dividend Interest.	Market Value.
Wayne County warrants	\$422 17	\$422 17	\$422 17

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Selma, doing business at Selma, County of Fresno, on the twenty-fourth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,690 63	Capital paid up	\$20,000 00
Loans and discounts	70,730 94	Reserve fund	2,000 00
Cash balance	9,812 94	Due depositors	85,339 51
Due from banks and bankers ..	24,219 44	Interest collected	2,912 57
Furniture, fixtures, etc.	1,069 83	Rents, exchange, etc.	291 20
Expenses, taxes, etc.	1,052 13	Profit and loss	132 63
Other assets	100 00		
Total resources	\$110,675 91	Total liabilities	\$110,675 91

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$12,145 94	Capital paid in coin	\$51,100 00
Loans on real estate.....	68,943 79	Reserve fund.....	20,000 00
Loans on personal security....	34,947 70	Profit and loss.....	5,271 94
Money on hand	9,999 19	Due depositors	42,253 48
Due from banks and bankers.	329 50	Due banks and bankers	8,604 95
Furniture and fixtures	700 00	Dividends unpaid	60 00
Taxes	115 25		
Other assets	109 00		
Total resources.....	\$127,290 37	Total liabilities.....	\$127,290 37

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$51,100; amount paid in coin is \$51,100. The total number of shares of stock issued is 511 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris.....	269 shares.	F. Clewe	40 shares.
F. Duhring.....	100 shares.	Jesse Burris.....	1 share.
Thos. Hopper	51 shares.		

Total number of shares held by the Directors is.....461 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,145 94	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$68,943 79	\$100,000 00

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$18,505 73	Capital paid in coin	\$50,100 00
Loans on real estate	62,102 08	Reserve fund	20,000 00
Loans on personal security	36,097 98	Profit and loss	7,177 67
Money on hand	6,805 29	Due depositors	42,073 06
Due from banks and bankers	506 73	Due banks and bankers	4,161 43
Furniture and fixtures	700 00	Dividends unpaid	1,203 00
		Other liabilities	2 65
Total resources	\$124,717 81	Total liabilities	\$124,717 81

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,100; amount paid in coin is \$50,100. The total number of shares of stock issued is 501 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris.....	269 shares.	F. Clewe.....	40 shares.
F. Duhring.....	100 shares.	Jesse Burris.....	1 share.
Thos. Hopper.....	51 shares.		
Total number of shares held by the Directors is		461 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$18,505 73	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$62,102 08

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the sixteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$12,145 94	Capital paid up	\$51,100 00
Loans and discounts	90,952 45	Reserve fund	20,000 00
Cash balance	11,133 75	Due depositors	40,910 34
Due from banks and bankers	1,368 49	Due banks and bankers	372 40
Furniture, fixtures, etc.	700 00	Interest collected	239 16
Expenses, taxes, etc.	1,474 21	Dividends unpaid	60 00
Other assets	179 00	Profit and loss	5,271 94
Total resources	\$117,953 84	Total liabilities	\$117,953 84

SEMI-ANNUAL REPORT OF THE

FARMERS AND MERCHANTS BANK—STOCKTON.

[Incorporated October 17, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

PHILIP B. FRASER, President.

CHARLES H. KEAGLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$80,226 05	Capital paid in coin	\$207,250 00
Loans on stocks, bonds, and warrants	34,726 40	Due depositors	369,977 31
Loans on other securities (grain, etc.).....	1,850 00	Due banks and bankers.....	16,258 50
Loans on personal security...	271,649 32	Rents and exchange.....	932 90
Money on hand	176,091 78	Interest	4,634 58
Due from banks and bankers.	19,047 83		
Furniture and fixtures	8,223 21		
Expenses.....	7,172 10		
Taxes	66 60		
Total resources.....	\$599,053 29	Total liabilities	\$599,053 29

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$207,250. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40 and \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. H. Crocker.....	100 shares.	D. A. Guernsey.....	30 shares.
Geo. B. Sperry.....	95 shares.	G. C. Hyatt.....	25 shares.
F. R. Thomas.....	25 shares.	L. B. Holt.....	50 shares.
D. S. Rosenbaum.....	78 shares.	P. B. Fraser.....	40 shares.
Henry Fisk.....	30 shares.		

Total number of shares held by the Directors is.....473 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$54,856 75	\$112,447 00
Butte.....	19,026 52	35,000 00
Merced	6,342 78	12,000 00
Totals	\$80,226 05	\$159,447 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Alta Fire Insurance Company of California.....	\$19,000 00	\$11,321 88	\$19,000 00
Stockton Insurance and Real Estate Association.....	5,000 00	1,000 00	1,250 00
Stockton Savings Bank.....	11,700 00	14,200 00	19,500 00
Stockton Land, Loan, and Building Association.....	2,000 00	2,000 00	2,380 00
Merced Security Savings Bank.....	3,750 00	704 52	6,000 00
Shady Grove School District bonds, San Joaquin County.....	5,000 00	5,000 00	5,000 00
Totals.....	\$46,450 00	\$34,726 40	\$53,130 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain sacks in warehouse.....	\$900 00	\$1,080 00
Wheat stored in warehouse.....	950 00	1,200 00
Totals.....	\$1,850 00	\$2,280 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Stockton, County of San Joaquin, on the eighteenth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$5,105 00	Capital paid up	\$192,370 00
Loans and discounts.....	305,254 23	Due depositors	185,805 17
Cash balance.....	62,141 91	Due banks and bankers.....	5,698 98
Due from banks and bankers.....	664 76	Interest collected.....	2,567 14
Furniture, fixtures, etc.....	6,487 54	Rents, exchange, etc.....	793 12
Expenses, taxes, etc.....	5,890 00		
Safe deposit fixtures.....	1,720 92		
Total resources.....	\$387,234 41	Total liabilities.....	\$387,234 41

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$21,018 68	Capital paid in coin	\$158,580 00
Loans on real estate	97,498 08	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants	28,111 06	Profit and loss	23,735 12
Loans on personal security	219,687 36	Due depositors	168,837 62
Money on hand	25,866 23	Dividends unpaid	57 00
Due from banks and bankers	7,528 33		
Furniture and fixtures	1,500 00		
Total resources	\$401,209 74	Total liabilities	\$401,209 74

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	186 shares.	W. B. Johnson	50 shares.
John C. White	39 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	37 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	62 shares.
C. Swain	170 shares.		

Total number of shares held by the Directors is

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$21,018 68	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$77,252 63	} \$135,000 00
Stanislaus	20,245 45	
Totals	\$97,498 08	\$135,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County school warrants.....	\$3,740 00	\$3,430 00	\$3,900 00
207 shares San Joaquin Valley Bank stock.....	12,430 00	12,145 06	17,586 00
165 shares Stockton Savings Bank stock.....	9,800 00	12,497 00	15,575 00
Totals.....	\$25,970 00	\$28,111 06	\$36,970 00

Semi-Annual Report of the

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

G. B. CLATBORNE, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$21,201 92	Capital paid in coin.....	\$156,580 00
Loans on real estate.....	36,536 88	Reserve fund.....	50,000 00
Loans on stocks, bonds, and warrants.....	24,297 08	Profit and loss.....	25,941 30
Loans on personal security.....	29,253 33	Due depositors.....	188,113 46
Money on hand.....	21,111 77	Due banks and bankers.....	23,428 68
Due from banks and bankers.....	2,520 72	Dividends unpaid.....	37 90
Furniture and fixtures.....	1,940 00		
Total resources.....	\$446,101 19	Total liabilities.....	\$446,101 19

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$284,200; amount paid in coin is \$156,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow.....	186 shares.	W. B. Johnson.....	50 shares.
John C. White.....	30 shares.	Jas. J. Stevenson.....	50 shares.
G. B. Clatborne.....	72 shares.	C. I. Leach.....	40 shares.
R. C. Sargent.....	50 shares.	W. L. Dudley.....	62 shares.
Cornelius Swain.....	170 shares.		

Total number of shares held by the Directors is.....719 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Stranded In.	Cost to Bank.	Market Value.
SAN JOAQUIN.....	\$21,201 92	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
San Joaquin.....	\$77,291 43	} \$128,000 00
Stanislaus.....	9,245 45	
Totals	\$86,536 88	\$128,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
279 shares San Joaquin Valley Bank stock.....	\$16,740 00	\$13,660 66	\$25,110 00
115 shares Stockton Savings Bank stock	9,300 00	10,631 02	15,500 00
Totals	\$26,040 00	\$24,291 68	\$40,610 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the eighteenth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$21,018 68	Capital paid up.....	\$158,580 00
Loans and discounts	305,031 60	Reserve fund.....	50,000 00
Cash balance.....	42,766 43	Due depositors	166,087 80
Due from banks and bankers.	27,117 31	Interest collected.....	3,071 25
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.	21 34
		Dividends unpaid	360 00
		Profit and loss	19,313 63
Total resources.....	\$397,434 02	Total liabilities	\$397,434 02

SEMI-ANNUAL REPORT OF THE
STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.] |

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$86,131 46	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	101,000 00	Reserve fund and surplus	300,000 00
Loans on real estate	1,169,617 83	Profit and loss	37,285 17
Loans on stocks, bonds, and warrants	116,852 36	Due depositors	2,070,403 43
Loans on other securities (grain, etc.)	79,859 15	Dividends unpaid	60,000 00
Loans on personal security	739,345 30		
Money on hand	410,903 76		
Due from banks and bankers	132,584 50		
Interest accrued	127,127 65		
Collection account	4,246 59		
Total resources	\$2,967,668 60	Total liabilities	\$2,967,668 60

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	H. T. Dorrance	20 shares.
Chas. Haas	30 shares.	M. L. Hewitt	30 shares.
A. W. Simpson	50 shares.	C. Grupe	70 shares.
J. H. O'Brien	20 shares.	John Ducker	85 shares.
Wm. Inglis	165 shares.	Fred. Arnold	20 shares.
R. Guckow	477 shares.	Geo. A. McKenzie	20 shares.
Otis Perrin	42 shares.		

Total number of shares held by the Directors is

1,283 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$76,794 22	\$90,000 00
Fresno	1,606 51	2,000 00
Merced	7,730 73	8,000 00
Totals	\$86,131 46	\$100,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$790,711 69	\$1,410,000 00
Sacramento.....	72,059 65	150,000 00
Stanislaus.....	148,573 82	217,000 00
Merced.....	62,961 87	86,000 00
Butte.....	92,900 00	130,000 00
Tulare.....	1,400 00	2,000 00
Fresno.....	1,010 80	1,200 00
Totals.....	\$1,169,617 83	\$1,996,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent bonds of San Joaquin County	\$101,000 00	\$101,000 00	\$101,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
750 shares Stockton warehouse.....	\$37,500 00	\$19,500 00	\$37,500 00
50 shares Masonic Hall.....	1,250 00	216 00	750 00
52 shares First National Bank—Stockton	5,200 00	7,600 00	7,800 00
30 shares Stockton Savings Bank.....	1,800 00	2,250 00	2,550 00
850 shares Stockton Savings and Loan Society.	85,000 00	87,286 36	170,000 00
Totals.....	\$130,750 00	\$116,852 36	\$218,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in store	\$79,859 15	\$120,000 00

SEMI-ANNUAL REPORT OF THE
STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1897.]

Showing its Financial Condition on the morning of July 1, 1898, as sworn to by the officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$87,305 44	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	96,000 00	Reserve fund and surplus	300,000 00
Loans on real estate	1,111,596 20	Profit and loss	44,396 64
Loans on stocks, bonds, and warrants	100,000 00	Due depositors	1,539,972 58
Loans on other securities	57,967 14	Due banks and bankers	51,947 69
Loans on personal security	749,559 19	Dividends unpaid	30,000 00
Money on hand	92,004 71		
Due from banks and bankers	4,567 82		
Interest accrued	141,913 70		
Collection accounts	985 11		
Total resources	\$2,443,136 96	Total liabilities	\$2,443,136 86

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 1,000 shares; the amount paid in each share of stock is \$500.

The names of the Directors and number of shares of stock held by each, are as follows:

L. U. Shippee	250 shares	H. T. Dickman	20 shares
Chas. Hanks	20 shares	Fred. Arnold	20 shares
A. W. Simpson	20 shares	M. L. Hewitt	20 shares
J. H. Brown	20 shares	J. G. Stone	20 shares
Wm. Lynch	20 shares	John Tucker	20 shares
E. C. Clark	20 shares	Geo. A. McKenna	20 shares
Chas. Parker	20 shares		
Total number of shares held by the Directors is	1,170 shares		

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Shipped To.	Cost or Basis.	Market Value.
SAN JOAQUIN	\$75,000 00	\$80,000 00
Fresno	2,000 00	2,000 00
Mered	8,000 00	8,000 00
TOTAL	\$85,000 00	\$90,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$736,933 08	\$1,400,000 00
Sacramento	64,986 50	125,000 00
Stanislaus	139,913 95	275,000 00
Merced	62,961 87	120,000 00
Fresno	21,010 80	40,000 00
Butte	84,000 00	160,000 00
Tulare	1,400 00	3,000 00
Totals	\$1,111,206 20	\$2,123,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
4 per cent bonds of San Joaquin County	\$95,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
550 shares Stockton Warehouse	\$27,500 00	\$14,500 00	\$27,500 00
50 shares Masonic Hall	1,250 00	216 00	750 00
20 shares Stockton Combined Harvester and Agricultural Works	1,000 00	100 00	1,000 00
800 shares Stockton Savings and Loan Society	80,000 00	91,990 61	156,000 00
52 shares First National Bank of Stockton	5,200 00	4,100 00	7,800 00
Totals	\$114,950 00	\$110,906 61	\$193,050 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$57,857 27	\$65,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the seventeenth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$67,594 47	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	101,000 00	Reserve fund	300,000 00
Loans and discounts	2,091,758 79	Due depositors	1,879,290 01
Cash balance	304,101 86	Due banks and bankers	1,627 86
Due from banks and bankers	48,697 44	Interest collected	62,739 42
Expenses, taxes, etc.	4,208 03	Rents, exchange, etc.	194 13
Interest accrued and collec- tion account	137,541 28	Profit and loss	11,050 45
Total resources	\$2,764,901 87	Total liabilities	\$2,764,901 87

SEMI-ANNUAL REPORT OF THE
STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,110 10	Capital paid in coin	\$300,000 00
Loans on real estate.....	316,764 24	Profit and loss.....	112,713 69
Loans on stocks, bonds, and warrants	159,197 54	Due depositors	633,112 69
Loans on other securities (grain, etc.).....	3,410 00	Due banks and bankers	43,420 71
Loans on personal security...	396,969 76	Dividends unpaid	216 00
Money on hand	171,151 45	Other liabilities (collection account)	7 89
Due from banks and bankers..	8,697 89		
Furniture and fixtures	3,545 58		
Other assets (interest accrued)	24,624 42		
Total resources.....	\$1,089,470 98	Total liabilities	\$1,089,470 98

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	W. C. Daggett.....	100 shares.
E. R. Hedges.....	255 shares.	George Hornage.....	85 shares.
I. S. Bostwick	120 shares.	T. W. Newell.....	100 shares.
J. D. Peters.....	20 shares.	T. P. Williamson.....	50 shares.
Columbus Hurd.....	60 shares.	Sidney Newell.....	90 shares.
Asa Clark	100 shares.		

Total number of shares held by the Directors is.....1,440 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$5,110 10	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$292,774 69	\$572,500 00
Stanislaus	17,989 55	43,000 00
Calaveras.....	6,000 00	13,000 00
Totals	\$316,764 24	\$628,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,560 shares Stockton Savings Bank.....	\$156,000 00	\$70,076 57	\$140,400 00
529 shares San Joaquin Improvement Company	52,900 00	17,765 00	42,320 00
300 shares Matteson & Williamson Manufac- turing Company	30,000 00	10,492 00	30,000 00
180 shares Stockton Savings and Loan Society	18,000 00	25,000 00	34,200 00
285 shares San Joaquin Valley Bank.....	28,500 00	22,096 58	22,800 00
600 shares Stockton Street Railroad Company	30,000 00	2,500 00	12,000 00
50 shares San José Building and Loan Associa- tion	10,000 00	1,267 39	1,800 00
84 shares First National Bank, Stockton.....	8,400 00	10,000 00	13,440 00
Totals	\$333,800 00	\$159,197 54	\$296,960 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
207,000 pounds wheat	\$2,060 00	\$2,898 00
251,000 pounds barley	1,350 00	1,757 00
Totals	\$3,410 00	\$4,655 00

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,181 93	Capital paid in coin	\$300,000 00
Loans on real estate.....	291,983 00	Profit and loss	121,048 71
Loans on stocks, bonds, and warrants	158,712 77	Due depositors	609,224 71
Loans on personal security...	452,889 93	Due banks and bankers	68,880 15
Money on hand	162,083 52	Dividends unpaid	264 00
Due from banks and bankers.	500 94	Other liabilities (collection account)	7 10
Furniture and fixtures	3,545 58		
Other assets (interest accrued)	24,467 00		
Total resources	\$1,099,424 67	Total liabilities	\$1,099,424 67

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	70 shares.	George Hornage	85 shares.
E. R. Hedges	255 shares.	T. B. Buck	110 shares.
I. S. Bostwick	120 shares.	Asa Clark	100 shares.
T. W. Newell	100 shares.	J. D. Peters	20 shares.
Columbus Hurd	60 shares.	Sidney Newell	90 shares.
W. C. Daggett	100 shares.		

Total number of shares held by the Directors is 1,110 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$5,181 93	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$266,341 54	\$507,000 00
Stanislaus	19,641 46	43,000 00
Calaveras	6,000 00	13,000 00
Totals	\$291,983 00	\$563,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,672 shares Stockton Savings Bank	\$167,200 00	\$70,669 30	\$150,480 00
404 shares San Joaquin Improvement Co.	40,400 00	22,371 18	32,320 00
295 shares San Joaquin Valley Bank	29,500 00	13,643 05	23,600 00
600 shares Stockton Street Railroad Co.	4,000 00	1,700 00	4,000 00
300 shares Matteson & Williamson M'fg Co.	30,000 00	10,492 00	30,000 00
210 shares Stockton Savings and Loan Bank ..	21,000 00	28,000 00	39,900 00
101 shares First National Bank of Stockton ...	10,100 00	11,252 82	16,160 00
10 shares Grangers Bank	1,000 00	584 42	800 00
Totals	\$303,200 00	\$158,712 77	\$297,260 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the sixteenth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,092 80	Capital paid up	\$300,000 00
Loans and discounts	800,595 91	Due depositors	453,225 54
Cash balance	80,334 61	Due banks and bankers	55,334 50
Due from banks and bankers	4,085 44	Interest collected	16,922 01
Furniture, fixtures, etc.	3,545 58	Rents, exchange, etc.	403 54
Expenses, taxes, etc.	3,139 94	Dividends unpaid	1,596 00
Other assets (interest)	23,765 29	Profit and loss	92,573 64
		Other liabilities (collection account)	504 34
Total resources	\$920,559 57	Total liabilities	\$920,559 57

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$65 87	Capital paid in coin	\$100,000 00
Loans on real estate	333,046 00	Reserve fund	174,122 04
Loans on personal security	139,285 55	Due depositors	350,574 73
Money on hand	22,411 52	Dividends unpaid	7,080 00
Due from banks and bankers	103,693 29		
Furniture and fixtures	2,500 00		
Other assets (interest accrued)	30,774 54		
Total resources	\$631,776 77	Total liabilities	\$631,776 77

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	491 shares.	M. Dinkelspiel	10 shares.
C. F. D. Hastings	180 shares.	L. B. Abernathie	5 shares.
E. P. Hilborn	24 shares.		

Total number of shares held by the Directors is 710 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$318,632 00	\$500,000 00
Contra Costa	10,164 00	20,000 00
Napa	4,250 00	9,000 00
Totals	\$333,046 00	\$529,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants Solano County	\$65 87	\$65 87	\$65 87

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$231 75	Capital paid in coin	\$100,000 00
Loans on real estate	334,500 33	Reserve fund	189,003 18
Loans on personal security	172,796 88	Due depositors	262,917 01
Money on hand	16,983 22	Due banks and bankers	17,045 24
Due from banks and bankers	1,121 18	Dividends unpaid	6,396 00
Furniture and fixtures	2,500 00		
Other assets (interest accrued)	47,768 07		
Total resources	\$575,961 43	Total liabilities	\$575,961 43

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	491 shares.	M. Dinkelspiel	10 shares.
C. F. D. Hastings	180 shares.	L. B. Abernathie	5 shares.
E. P. Hilborn	24 shares.		

Total number of shares held by the Directors is 710 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$319,895 61	\$500,000 00
Napa	4,500 00	10,000 00
Contra Costa	10,164 72	20,000 00
Totals	\$334,560 33	\$530,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County warrants	\$231 75	\$231 75	\$231 75

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the twenty-sixth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$504,793 99	Capital paid up	\$100,000 00
Cash balance	29,303 27	Reserve fund	174,122 04
Due from banks and bankers.	277 29	Due depositors	267,704 03
Furniture, fixtures, etc.....	2,500 00	Due banks and bankers	22,753 99
Expenses, taxes, etc.....	683 45	Rents, exchange, etc.	599 87
Other assets (accrued interest)	28,017 93	Dividends unpaid	396 00
Total resources.....	\$565,575 93	Total liabilities	\$565,575 93

SEMI-ANNUAL REPORT OF THE
BANK OF TEMPLETON.

[Incorporated April 9, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. P. SEEMAN, President.

A. F. HORSTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,300 00	Capital paid in coin	\$16,000 00
Loans on personal security...	16,375 68	Profit and loss	1,008 82
Money on hand	2,270 59	Due depositors	14,251 45
Due from banks and bankers.	2,822 64		
Furniture and fixtures	2,298 36		
Expenses	193 00		
Total resources	\$31,260 27	Total liabilities	\$31,260 27

DETAILS.

The amount of capital stock is \$25,000; amount subscribed is \$16,000; amount paid in coin is \$16,000. The total number of shares of stock issued is 160 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Seeman	56 shares.	A. J. Hudson	1 share.
A. F. Horstman	56 shares.	Wm. Horstman	1 share.
C. W. Horstman	48 shares.		
Total number of shares held by the Directors is		160 shares.	

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	136,977 65	Reserve fund	85,000 00
Loans on stocks, bonds, and warrants	6,138 23	Profit and loss	1,128 47
Loans on personal security ..	96,417 80	Due depositors	43,892 81
Money on hand	7,493 30	Due banks and bankers	23,693 84
Furniture and fixtures	1,000 00		
Expenses	2,688 14		
Total resources	\$253,715 12	Total liabilities	\$253,715 12

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Henry E. Lawrence	74 shares.
Geo. W. Burbank	73 shares.	John Griffin	50 shares.
Hollis Hitchcock	50 shares.		

Total number of shares held by the Directors is 447 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$76,037 65	\$114,056 50
Sonoma	36,940 00	55,410 00
Marin and Sonoma	24,000 00	36,000 00
Totals	\$136,977 65	\$205,466 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales	\$7,300 00	\$6,138 23	\$13,870 00

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Loans on real estate.....	136,977 65	Reserve fund	85,000 00
Loans on stocks, bonds, and warrants	6,138 23	Profit and loss	3,874 37
Loans on personal security...	100,326 65	Due depositors	57,327 33
Money on hand	10,136 93	Due banks and bankers	11,547 78
Furniture and fixtures	1,000 00		
Expenses	170 02		
Total resources.....	\$257,749 48	Total liabilities	\$257,749 48

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Henry E. Lawrence	74 shares.
Hollis Hitchcock	50 shares.	John Griffin	50 shares.
Geo. W. Burbank	73 shares.		

Total number of shares held by the Directors is.....447 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$76,037 65	\$114,056 00
Sonoma	36,940 00	55,410 00
Marin and Sonoma	24,000 00	36,000 00
Totals	\$136,977 65	\$205,466 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock of Bank of Tomales ...	\$7,300 00	\$6,138 23	\$14,380 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the twelfth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$100,000 00
Loans and discounts	235,330 52	Reserve fund	85,000 00
Cash balance	10,671 74	Due depositors	66,965 13
Due from banks and bankers	608 41	Due banks and bankers	21 25
Furniture, fixtures, etc.	1,000 00	Interest collected	1,617 13
Expenses, taxes, etc.	2,992 84		
Total resources	\$253,603 51	Total liabilities	\$253,603 51

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,740 82	Capital paid in coin	\$50,000 00
County warrants	1,852 56	Profit and loss	10,910 63
Loans on real estate	54,246 50	Due depositors	83,173 13
Loans on stocks, bonds, and warrants	3,410 90	Due banks and bankers	7,665 77
Loans on other securities (grain, etc.)	700 00	Other liabilities	10,000 00
Loans on personal security	58,558 54		
Money on hand	14,355 29		
Due from banks and bankers	4,591 64		
Furniture and fixtures	3,288 88		
Taxes	4 40		
Total resources	\$161,749 53	Total liabilities	\$161,749 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	172 shares.	J. L. Howell	10 shares.
J. Goldman	196 shares.	H. Mabury	350 shares.
E. A. Braly	200 shares.		
Total number of shares held by the Directors is		927 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$53,746 50	\$110,000 00
Kern	500 00	900 00
Totals	\$54,246 50	\$110,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Visalia and Tulare Railroad	\$10,000 00	\$2,250 00	\$4,200 00
180 shares Tulare gas stock	9,000 00	1,160 90	3,600 00
Totals	\$19,000 00	\$3,410 90	\$7,800 00

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,748 82	Capital paid in coin	\$50,000 00
Real estate taken for debt	1,499 31	Reserve fund	10,000 00
Loans on real estate	40,266 93	Profit and loss	5,508 52
Loans on stocks, bonds, and warrants	6,408 51	Due depositors	71,953 66
Loans on personal security	57,972 69	Due banks and bankers	4,393 70
Money on hand	16,297 46	Other liabilities	10,000 00
Due from banks and bankers	5,373 28		
Furniture and fixtures	3,288 88		
Total resources	\$151,855 88	Total liabilities	\$151,855 88

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	172 shares.	H. Mabury	350 shares.
J. Goldman	195 shares.	J. L. Howell	10 shares.
E. A. Braly	200 shares.		

Total number of shares held by the Directors is 927 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$1,499 31	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$40,266 93	\$80,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
125 shares Visalia and Tulare Railroad Company	\$12,500 00	\$2,875 00	\$7,000 00
15 shares Kaweah Canal and Irrigation Company	1,500 00	1,495 61	1,500 00
4 shares Kings River and Fresno Canal Company	400 00	200 00	400 00
185 shares Tulare Gas Company	9,000 00	962 80	3,600 00
10 shares Bank of Tulare (and other security)	1,000 00	875 00	800 00
Totals	\$24,400 00	\$6,408 51	\$13,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tulare, doing business at Tulare, County of Tulare, on the twenty-third day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,721 72	Capital paid up	\$50,000 00
Loans and discounts	121,910 30	Due depositors	99,695 65
Cash balance	16,493 57	Due banks and bankers	723 09
Due from banks and bankers	6,725 82	Interest collected	5,064 14
Furniture, fixtures, etc.	3,288 88	Rents, exchange, etc.	834 46
Expenses, taxes, etc.	1,194 78	Profit and loss	4,017 73
		Other liabilities	10,000 00
Total resources	\$170,335 07	Total liabilities	\$170,335 07

SEMI-ANNUAL REPORT OF THE

BANK OF TUSTIN.

[Incorporated October 10, 1887.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid in coin	\$18,675 00
County warrants	70 00	Profit and loss	56 55
Loans on stocks, bonds, and warrants	2,325 00	Due depositors	13,243 98
Loans on personal security	3,835 00		
Money on hand	3,116 51		
Due from banks and bankers	6,042 09		
Furniture and fixtures	2,473 72		
Expenses	1,024 98		
Total resources	\$31,975 53	Total liabilities	\$31,975 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$18,675. The total number of shares of stock issued is 765 shares; the amount paid on 745 shares of stock is \$25; the amount paid on 20 shares of stock is \$2 50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. S. Bartlett	10 shares.	L. Utt	10 shares.
W. W. Martin	40 shares.	C. W. Wilcox	15 shares.
A. Guy Smith	15 shares.	E. D. Buss	100 shares.
Noah Palmer	50 shares.		

Total number of shares held by the Directors is 240 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles County school warrant	\$70 00	\$70 00	\$70 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tustin stock*	\$12,500 00	\$1,825 00	\$3,125 00
First National Bank, Santa Ana, stock	1,000 00	500 00	1,200 00
Totals	\$13,500 00	\$2,325 00	\$4,325 00

* But 25 per cent has been assessed upon the capital stock.

SEMI-ANNUAL REPORT OF THE

BANK OF TUSTIN.

[Incorporated October 10, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	500 00	Profit and loss	16 16
Loans on real estate	12,000 00	Due depositors	24,443 02
Loans on stocks, bonds, and warrants	2,675 00		
Loans on personal security	11,439 77		
Money on hand	4,956 37		
Due from banks and bankers	2,000 29		
Furniture and fixtures	2,477 52		
Other assets (interest accrued)	322 00		
Total resources	\$49,459 18	Total liabilities	\$49,459 18

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Guy Smith	40 shares.	C. W. Wilcox	30 shares.
W. S. Bartlett	20 shares.	L. Utt	10 shares.
W. W. Martin	25 shares.	E. D. Buss	100 shares.
N. Palmer	50 shares.		

Total number of shares held by the Directors is 275 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
The Bank of Tustin stock	\$500 00	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The Bank of Tustin stock	\$3,625 00	\$2,175 00	\$3,625 00
First National Bank of Santa Ana stock	1,000 00	500 00	1,100 00
Totals	\$4,625 00	\$2,675 00	\$4,725 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tustin, doing business at Tustin, County of Los Angeles, on the twenty-third day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid up.....	\$18,675 00
Loans and discounts	5,000 00	Due depositors	12,298 68
Cash balance	3,062 29	Interest collected.....	2 05
Due from banks and bankers.	6,491 91	Rents, exchange, etc.	3 40
Furniture, fixtures, etc.....	2,449 35		
Expenses, taxes, etc.....	887 35		
Total resources.....	\$30,979 13	Total liabilities	\$30,979 13

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tustin, doing business at Tustin, County of Orange, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants	300 00	Due depositors	25,907 03
Loans and discounts	25,089 77	Interest collected.....	591 50
Cash balance	4,192 21	Dividends unpaid	31 40
Due from banks and bankers.	4,040 91	Profit and loss	1,050 00
Furniture, fixtures, etc.....	2,477 52		
Expenses, taxes, etc.....	1,891 29		
Total resources.....	\$32,279 93	Total liabilities	\$32,279 93

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Financial Condition on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.

VEY, President.

SAMUEL WHEELER, Cashier.

Assets.	Amount.	Liabilities.	Amount.
Capital paid in coin	\$15,538 10	Capital paid in coin	\$250,000 00
Reserve for debt	1,477 73	Profit and loss	54,558 78
Real estate	12,666 53	Due depositors	175,226 47
Personal security	292,666 00	Due banks and bankers	3,327 12
Deposits	75,892 33	Other liabilities (certificates of deposit)	13,879 40
Banks and bankers	51,194 42		
Other	44,953 20		
	2,603 46		
Total	\$496,991 77	Total liabilities	\$496,991 77

DETAILS.

of the Directors, and number of shares of stock held by each, are as follows:

.....100 shares.	John P. Hoffman	66 shares.
er 367 shares.	L. T. Day	5 shares.
.....36 shares.		
er of shares held by the Directors is		574 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
.....	\$1,477 73	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
.....	\$263,666 00	\$500,000 00
.....	15,000 00	30,000 00
.....	12,500 00	40,000 00
.....	1,500 00	4,000 00
.....	\$292,666 00	\$574,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Location or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
County warrants	\$12,666 53	\$12,666 53

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tustin, doing business at Tustin, County of Los Angeles, on the twenty-third day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid up.....	\$18,675 00
Loans and discounts	5,000 00	Due depositors	12,298 68
Cash balance	3,062 29	Interest collected	2 06
Due from banks and bankers	6,491 91	Rents, exchange, etc.	3 40
Furniture, fixtures, etc.....	2,449 35		
Expenses, taxes, etc.....	887 85		
Total resources.....	\$30,979 13	Total liabilities	\$30,979 13

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tustin, doing business at Tustin, County of Orange, on the twentieth day of June, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants	500 00	Due depositors	25,607 03
Loans and discounts	26,089 77	Interest collected	591 50
Cash balance	4,192 21	Dividends unpaid	31 40
Due from banks and bankers	4,040 91	Profit and loss	1,050 00
Furniture, fixtures, etc.....	2,477 52		
Expenses, taxes, etc.....	1,891 29		
Total resources.....	\$52,279 93	Total liabilities	\$52,279 93

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	1,477 73	Profit and loss	54,558 78
County warrants	12,666 53	Due depositors	175,226 47
Loans on real estate	292,666 00	Due banks and bankers	3,327 12
Loans on personal security	75,892 33	Other liabilities (certificates of deposit)	13,879 40
Money on hand	51,194 42		
Due from banks and bankers	44,953 20		
Other assets	2,003 46		
Total resources	\$496,991 77	Total liabilities	\$496,991 77

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey	100 shares.	John P. Hoffman	66 shares.
G. Hagenmeyer	367 shares.	L. T. Day	5 shares.
John S. Reed	36 shares.		
Total number of shares held by the Directors is		574 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$1,477 73	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$263,666 00	\$500,000 00
Humboldt	15,000 00	30,000 00
Trinity	12,500 00	40,000 00
Lake	1,500 00	4,000 00
Totals	\$292,666 00	\$574,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Mendocino County warrants	\$12,666 53	\$12,666 53

SEMI-ANNUAL REPORT OF THE
BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$50,000 00
Loans on real estate.....	73,220 00	Reserve fund.....	4,498 00
Loans on personal security...	100,125 71	Due depositors	121,353 72
Money on hand	7,221 80	Due banks and bankers	6,415 78
Furniture and fixtures	700 00		
Total resources.....	\$182,267 50	Total liabilities	\$182,267 50

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	525 shares.	E. R. Thurber	15 shares.
Wm. B. Parker.....	289 shares.	W. B. Davis	10 shares.
D. Dutton.....	30 shares.		

Total number of shares held by the Directors is 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$73,220 00	\$100,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the eighteenth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid up	\$250,000 00
Other real estate	1,477 73	Due depositors	81,100 31
Loans and discounts	358,162 41	Due banks and bankers	21,510 65
Cash balance	18,622 31	Interest collected	1,273 74
Expenses, taxes, etc.	1,005 29	Rents, exchange, etc.	285 28
Other assets	1,499 67	Dividends unpaid	180 00
		Profit and loss	41,955 53
Total resources	\$396,305 51	Total liabilities	\$396,305 51

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	1,789 86	Reserve fund.....	70,000 00
United States bonds.....	5,465 62	Profit and loss.....	25,899 81
County warrants.....	6,209 75	Due depositors.....	405,053 16
Loans on real estate.....	288,173 76		
Loans on personal security.....	313,472 67		
Money on hand.....	26,069 77		
Due from banks and bankers.....	47,516 19		
Furniture and fixtures.....	1,400 00		
Other assets (collections).....	855 35		
Total resources.....	\$700,952 97	Total liabilities.....	\$700,952 97

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde.....	838 shares.	T. Lindsey	23 shares.
C. Burrel.....	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is.....1,511 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$1,789 86	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$283,473 76	\$500,000 00
Fresno	4,700 00	\$10,000 00
Totals	\$288,173 76	\$510,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent bonds.....	\$5,000 00	\$5,465 62	\$6,000 00
County warrants.....	6,209 75	6,209 75	6,209 75
.....	\$11,209 75	\$11,675 37	\$12,209 75

SEMI-ANNUAL REPORT OF THE
BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,910 40	Capital paid in coin	\$80,000 00
Loans on real estate	78,482 60	Reserve fund	4,498 00
Loans on personal security	133,564 98	Due depositors	116,767 66
Money on hand	8,383 15	Due banks and bankers	21,973 13
Due from banks and bankers	72 15	Interest collected	3,752 57
Furniture and fixtures	1,100 00	Exchange, etc.	53 90
Expenses	1,531 98		
Total resources	\$227,045 26	Total liabilities	\$227,045 26

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	E. R. Thurber	15 shares.
W. B. Parker	289 shares.	W. B. Davis	10 shares.
D. Dutton	30 shares.		

Total number of shares held by the Directors is 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$78,482 60	\$125,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the twentieth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,025 00	Capital paid up	\$50,210 00
Loans and discounts	177,686 08	Reserve fund	4,498 00
Cash balance	3,313 44	Due depositors	106,296 89
Due from banks and bankers	212 84	Due banks and bankers	21,659 25
Furniture, fixtures, etc.	700 00	Interest collected	779 87
Expenses, taxes, etc.	492 95	Rents, exchange, etc.	16 30
Total resources	\$183,430 31	Total liabilities	\$183,430 31

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
89 shares Tulare gas stock.....	\$4,450 00	\$500 00	\$2,500 00
1 $\frac{3}{4}$ shares Kaweah and Mill Creek Ditch Co.		50 00	400 00
2 shares Consolidated People's Ditch Co.		500 00	1,000 00
10 shares Visalia Building and Loan Association.....	1,000 00	175 00	300 00
Totals.....	\$5,450 00	\$1,225 00	\$4,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the twenty-fourth day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$200,000 00
Other real estate.....	1,789 86	Due depositors	331,865 79
Invested in stocks, bonds, and warrants	6,482 87	Due banks and bankers	49,442 77
Loans and discounts	614,527 64	Interest collected.....	3,926 52
Cash balance	20,926 52	Rents, exchange, etc.	5 00
Due from banks and bankers	15,054 40	Profit and loss.....	87,197 44
Furniture, fixtures, etc.....	1,400 00		
Expenses, taxes, etc.....	117 89		
Other assets (collection account).....	2,138 34		
Total resources.....	\$672,437 52	Total liabilities	\$672,437 52

SEMI-ANNUAL REPORT OF THE
BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	17,546 05	Reserve fund	16,000 00
Loans on real estate	202,350 00	Profit and loss	13,899 49
Loans on other securities (grain, etc.)	5,889 18	Due depositors	319,830 34
Loans on personal security	33,557 43	Due banks and bankers	2,163 68
Money on hand	42,126 13		
Due from banks and bankers	136,424 72		
Furniture and fixtures	2,000 00		
Total resources	\$451,893 51	Total liabilities	\$451,893 51

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	250 shares.	Edward White	27½ shares.
Lucius Sanborn	105 shares.	Wm. G. Hudson	22½ shares.
Thomas Snodgrass	100 shares.	H. S. Fletcher	10 shares.
G. M. Bockius	90 shares.		

Total number of shares held by the Directors is 605 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$117,120 00	\$300,000 00
Monterey	75,230 00	150,000 00
Santa Barbara	1,000 00	6,000 00
San Benito	2,000 00	6,000 00
San Mateo	7,000 00	25,000 00
Totals	\$202,350 00	\$487,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
150 shares Central Milling Company	\$15,000 00	\$13,550 00	\$15,000 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain stored and insured	\$5,889 18	\$8,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	13,550 00	Reserve fund	25,000 00
Loans on real estate	205,300 00	Profit and loss	5,553 36
Loans on other securities (grain, etc.)	4,207 60	Due depositors	225,968 81
Loans on personal security	21,161 15	Due banks and bankers	562 59
Money on hand	33,080 10		
Due from banks and bankers	62,815 91		
Furniture and fixtures	2,000 00		
Total resources	\$357,114 76	Total liabilities	\$357,114 76

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	250 shares.	Edward White	27½ shares.
L. Sanborn	105 shares.	W. G. Hudson	17½ shares.
T. Snodgrass	100 shares.	H. S. Fletcher	10 shares.
G. M. Bockius	90 shares.		

Total number of shares held by the Directors is.....600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$120,050 00	\$300,000 00
Monterey	79,250 00	158,500 00
Santa Barbara	1,000 00	7,000 00
San Mateo	3,000 00	25,000 00
San Benito	2,000 00	8,000 00
Totals	\$205,300 00	\$498,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
150 shares Central Milling Company stock ----	\$15,000 00	\$13,550 00	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, and beans	\$4,207 60	\$6,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the tenth day of January, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	15,879 18	Reserve fund.....	16,000 00
Loans and discounts	224,398 00	Due depositors	323,727 71
Cash balance	38,880 65	Due banks and bankers	30 01
Due from banks and bankers..	156,459 14	Interest collected.....	314 21
Furniture, fixtures, etc.....	2,000 00	Rents, exchange, etc.	32 45
Expenses, taxes, etc.....	86 90	Dividends unpaid	700 00
Total resources.....	\$449,703 87	Profit and loss	8,899 49
		Total liabilities	\$449,703 87

SEMI-ANNUAL REPORT OF THE
PAJARO VALLEY BANK—WATSONVILLE.

[Incorporated May 25, 1888.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. T. PORTER, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$792 60	Capital paid in coin.....	\$25,000 00
Loans on real estate	16,550 00	Profit and loss	1,160 54
Loans on other securities (grain, etc.).....	1,000 00	Due depositors	46,858 51
Loans on personal security (including overdrafts).....	21,780 48		
Money on hand	22,615 00		
Due from banks and bankers.	5,881 86		
Furniture and fixtures	2,290 75		
Expenses.....	2,108 36		
Total resources.....	\$73,019 05	Total liabilities	\$73,019 05

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Porter	250 shares.	P. McAllister	50 shares.
A. Lewis	100 shares.	John Sheehy	25 shares.
A. B. Chalmers.....	100 shares.	L. J. Beckett	25 shares.
W. R. Porter	90 shares.	Geo. W. Sill	25 shares.
P. Cox	50 shares.		
Total number of shares held by the Directors is		715 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$11,300 00	\$20,000 00
Monterey.....	5,250 00	12,000 00
Totals	\$16,550 00	\$32,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school warrants.....	\$808 20	\$792 60	\$808 20

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Barley in warehouse.....	\$850 00	\$1,500 00
Beans in warehouse	150 00	500 00
Totals	\$1,000 00	\$2,000 00

SEMI-ANNUAL REPORT OF THE

PAJARO VALLEY BANK—WATSONVILLE.

[Incorporated May 25, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. T. PORTER, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,450 00	Capital paid in coin	\$35,000 00
Loans on stocks, bonds, and warrants	4,000 00	Profit and loss	265 05
Loans on other securities (grain, etc.).....	2,700 00	Due depositors	57,428 50
Loans on personal security...	35,322 52		
Money on hand	21,869 55		
Due from banks and bankers ..	8,669 73		
Furniture and fixtures	2,290 75		
Other assets (interest).....	391 00		
Total resources	\$92,693 55	Total liabilities	\$92,693 55

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$14.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Porter	260 shares.	P. McAllister.....	50 shares.
A. Lewis	110 shares.	Peter Cox	50 shares.
A. B. Chalmers.....	100 shares.	John Sheehy	25 shares.
E. L. Goldstein.....	410 shares.	L. J. Beckett	25 shares.
W. R. Porter	165 shares.	G. W. Sill.....	25 shares.
Frank Mauk	50 shares.		

Total number of shares held by the Directors is 1,270 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$11,950 00	\$20,000 00
Monterey	5,500 00	10,000 00
Totals	\$17,450 00	\$30,000 00

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares stock in Bank of Watsonville.....	\$5,000 00	\$4,000 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Barley	\$2,500 00	\$3,500 00
Wheat	125 00	550 00
Beans	325 00	600 00
Totals	\$2,950 00	\$4,650 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pejuero Valley Bank, doing business at Watsonville, County of Santa Cruz, on the ninth day of January, 1910, at the close of business.

Resources.	Amount.	LIABILITIES.	Amount.
Invested in stocks, bonds, and warrants	\$792 00	Capital paid up.....	\$25,000 00
Loans and discounts	37,303 05	Due depositors	47,331 35
Cash balance	25,413 20	Due banks and bankers	197 80
Due from banks and bankers	5,664 82	Profit and loss	1,160 54
Furniture, fixtures, etc.	2,290 75	Other liabilities	53 55
Expenses, taxes, etc.	2,138 91		
Total resources	\$73,743 34	Total liabilities	\$73,743 34

SEMI-ANNUAL REPORT OF THE
FARMERS BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WILLIAM LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate.	41,038 66	Profit and loss	16,386 09
Loans on other securities (grain, etc.)	6,697 00	Due depositors	105,701 41
Loans on personal security...	65,452 23		
Money on hand	11,382 04		
Due from banks and bankers.	28,695 57		
Furniture and fixtures	733 70		
Total resources.....	\$160,462 50	Total liabilities	\$160,462 50

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley.....	218 shares.	Daniel Fraser	123 shares.
S. D. Wood.....	70 shares.	J. M. C. Jasper.....	138 shares.
J. F. Baun.....	20 shares.		

Total number of shares held by the Directors is 569 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$33,538 66	\$100,000 00
Nevada	3,500 00	5,000 00
Placer	2,500 00	10,000 00
Hancock, Iowa	500 00	800 00
Kossuth, Iowa	1,000 00	1,600 00
Totals	\$41,038 66	\$117,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
650,000 pounds wheat	\$6,697 00	\$7,500 00

SEMI-ANNUAL REPORT OF THE

FARMERS BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,493 30	Capital paid in coin	\$38,375 00
Loans on real estate	40,573 96	Profit and loss	17,911 63
Loans on stocks, bonds, and warrants	500 00	Due depositors	54,509 04
Loans on other securities (grain, etc.)	6,697 00	Due banks and bankers	28,090 25
Loans on personal security	77,490 64		
Money on hand	6,697 02		
Expenses	733 70		
Total resources	\$138,555 92	Total liabilities	\$138,555 92

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley	30 shares.	Daniel Fraser	123 shares.
S. D. Wood	70 shares.	J. M. C. Jasper	138 shares.
J. F. Baun	30 shares.		

Total number of shares held by the Directors is 559 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$33,073 96	\$100,000 ~~000~~
Nevada	3,500 00	5,000 ~~000~~
Placer	2,500 00	15,000 ~~000~~
Hancock, Iowa	500 00	800 ~~000~~
Kossuth, Iowa	1,000 00	1,000 ~~000~~
Totals	\$40,573 96	\$122,400 ~~000~~

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$1,500 00	\$500 00	\$1,500 ~~000~~

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
650,000 pounds wheat	\$6,697 00	\$7,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Bank of Wheatland, doing business at Wheatland, County of Yuba, on the fourteenth day of November, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,197 00	Capital paid up.....	\$38,375 00
Loans and discounts	102,616 81	Reserve fund.....	12,780 22
Cash balance	6,799 06	Due depositors	80,152 21
Due from banks and bankers.	18,572 51	Interest collected.....	4,549 41
Expenses, taxes, etc.....	728 81	Rents, exchange, etc.	57 35
Total resources.....	\$135,914 19	Total liabilities.....	\$135,914 19

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate purchased	800 00	Reserve fund	40,000 00
Miscellaneous bonds and stocks	42,600 00	Profit and loss	20,522 60
Loans on real estate	28,200 00	Due depositors	89,360 40
Loans on stocks, bonds, and warrants	20,000 00	Due banks and bankers	18,730 75
Loans on other securities (grain, etc.)	18,300 00		
Loans on personal security	214,594 00		
Money on hand	25,119 75		
Due from banks and bankers	2,000 00		
Total resources	\$368,613 75	Total liabilities	\$368,613 75

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,050 shares.	P. H. Green	40 shares.
N. A. Rideout	50 shares.	Wm. C. Murdoch	200 shares.
W. C. Belcher	150 shares.		
Total number of shares held by the Directors is		1,490 shares.	

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$800 00	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$28,200 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warehouses, incorporated	\$26,000 00	\$26,000 00	\$30,000 00
Bank stocks	30,000 00	7,500 00	10,000 00
Agricultural association and newspaper company, incorporated	1,100 00	1,100 00	1,100 00
Water and light company stock	10,000 00	8,000 00	8,000 00
Totals	\$67,100 00	\$42,600 00	\$49,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Warehouse stocks, incorporated	\$24,000 00	\$20,000 00	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$18,300 00	\$25,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of July 1, 1880, as sworn to by the Officers of the Bank.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	800 00	Reserve fund	40,000 00
Miscellaneous bonds and stocks	42,000 00	Profit and loss	12,545 02
County warrants	241 50	Due depositors	119,975 26
Loans on real estate	33,016 00	Due banks and bankers	19,476 18
Loans on stocks, bonds, and warrants	23,000 00	Other liabilities	1,316 38
Loans on personal security	255,890 47	Cash over	33 61
Money on hand	13,971 62		
Due from banks and bankers	2,987 62		
Furniture and fixtures	2,000 00		
Other assets (telephone line)	1,839 24		
Total resources	\$393,346 45	Total liabilities	\$393,346 45

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. P. Harrington	82 shares.	B. H. Burton	50 shares.
Milton French	240 shares.	P. H. Green	50 shares.
George Hagar	141 shares.		

Total number of shares held by the Directors is 563 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$800 00	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$33,016 00	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$26,000 00
Bank of Orland	7,500 00	7,500 00	10,000 00
Willows Water and Light Company	10,000 00	8,000 00	5,500 00
Willows Agricultural Association	800 00	800 00	800 00
Journal Publishing Company	300 00	300 00	150 00
Totals	\$44,600 00	\$42,600 00	\$42,450 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$20,000 00	\$24,000 00
Sanhedrin Mill and Lumber Company	12,000 00	3,000 00	12,000 00
Totals	\$36,000 00	\$23,000 00	\$36,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the eleventh day of July, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up.....	\$200,000 00
Other real estate.....	6,300 00	Reserve fund.....	44,000 00
Invested in stocks, bonds, and warrants	34,600 00	Due depositors	57,194 18
Loans and discounts	464,762 62	Due banks and bankers	176,675 11
Cash balance	8,551 98	Rents, exchange, etc.	75 00
Furniture, fixtures, etc.....	2,000 00	Profit and loss	865 88
Other assets.....	595 57	Other liabilities.....	55,000 00
Total resources.....	\$533,810 17	Total liabilities	\$533,810 17

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the twenty-fourth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up.....	\$200,000 00
Other real estate	800 00	Reserve fund.....	40,000 00
Invested in stocks, bonds, and warrants	42,612 00	Due depositors.....	132,842 87
Loans and discounts	275,883 67	Due banks and bankers	89 42
Cash balance	17,868 90	Interest collected.....	177 02
Due from banks and bankers.	26,136 28	Rents, exchange, etc.	133 90
Furniture, fixtures, etc.....	2,000 00	Profit and loss	9,533 61
Expenses, taxes, etc.....	475 97		
Total resources.....	\$382,776 82	Total liabilities.....	\$382,776 82

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$60,000 00
Loans on real estate	2,050 00	Reserve fund	4,000 00
Loans on other securities (grain, etc.)	6,250 00	Profit and loss	5,171 93
Loans on personal security	100,152 27	Due depositors	54,396 42
Money on hand	3,587 95	Due banks and bankers	1,366 59
Due from banks and bankers	3,424 29	Dividends unpaid	52 50
Furniture and fixtures	1,000 00		
Other assets (accrued interest)	1,522 93		
Total resources	\$124,987 44	Total liabilities	\$124,987 44

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	H. Seaman	100 shares.
Wm. Sims	16 shares.	E. E. Kahn	73 shares.
S. K. Baker	50 shares.		

Total number of shares held by the Directors is 314 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$2,050 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
142,315 pounds wheat	\$1,250 00	\$1,700 00
471,020 pounds wheat	5,000 00	5,640 00
Totals	\$6,250 00	\$7,340 00

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$60,000 00
Loans on real estate.....	37,680 60	Reserve fund.....	4,500 00
Loans on other securities (grain, etc.).....	1,900 00	Profit and loss.....	5,936 98
Loans on personal security...	67,872 56	Due depositors	34,519 98
Money on hand	7,915 20	Due banks and bankers	20,557 34
Due from banks and bankers.	767 04	Dividends unpaid	180 00
Furniture and fixtures	1,000 00		
Other assets (accrued interest)	1,558 60		
Total resources.....	\$125,694 30	Total liabilities	\$125,694 30

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	S. K. Baker.....	50 shares.
William Sims	16 shares.	H. Seaman	100 shares.
E. E. Kahn.....	73 shares.		

Total number of shares held by the Directors is 314 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$35,430 60	\$120,000 00
Yolo.....	2,250 00	8,700 00
Totals	\$37,680 60	\$128,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
191,430 pounds wheat	\$1,700 00	\$2,201 45
59,585 pounds barley.....	200 00	446 58
Totals	\$1,900 00	\$2,648 03

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the twenty-first day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid up.....	\$60,000 00
Loans and discounts.....	116,421 35	Reserve fund.....	4,500 00
Cash balance	5,008 53	Due depositors	41,098 15
Due from banks and bankers..	653 64	Due banks and bankers	23,456 97
Furniture, fixtures, etc.....	1,000 00	Interest collected.....	299 69
Expenses, taxes, etc.....	242 00	Rents, exchange, etc.	3 12
Other assets (accrued interest)	1,521 92	Dividends unpaid	217 50
		Profit and loss	1,672 01
Total resources.....	\$131,847 44	Total liabilities	\$131,847 44

SEMI-ANNUAL REPORT OF THE
BANK OF WOODLAND.

[Incorporated November —, 1868.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$15,000 00	Capital paid in coin.....	\$801,200 00
Real estate (old bank).....	5,000 00	Reserve fund.....	120,180 00
County warrants.....	3,368 29	Profit and loss.....	90,435 66
Loans on real estate.....	825,271 67	Due depositors.....	707,146 25
Loans on stocks, bonds, and warrants.....	500 00	Other liabilities.....	100,201 50
Loans on other securities (grain, etc.).....	154,592 44		
Loans on personal security.....	436,697 76		
Money on hand.....	105,218 74		
Due from banks and bankers.....	208,780 57		
Other assets.....	64,733 94		
Total resources.....	\$1,819,163 41	Total liabilities.....	\$1,819,163 41

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$801,200; amount paid in coin is \$801,200. The total number of shares of stock issued is 8,012 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	3,415 shares.	C. Nelson.....	175 shares.
F. S. Freeman.....	10 shares.	J. Hollingsworth.....	341 shares.
L. D. Stephens.....	388 shares.	J. H. Harlan.....	127 shares.
H. Fredericks.....	193 shares.		

Total number of shares held by the Directors is.....4,649 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$688,771 67	\$1,250,000 00
Colusa.....	44,000 00	75,000 00
Tehama.....	26,000 00	50,000 00
Fresno.....	50,000 00	100,000 00
Solano.....	16,500 00	32,000 00
Totals.....	\$825,271 67	\$1,507,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants.....	\$3,400 72	\$3,368 29	\$3,400 72

BANK COMMISSIONERS' REPORT.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3 shares Bank of Yolo stock	\$300 00	\$300 00	\$330 00
3 shares Bank of St. Helena stock	270 00	200 00	270 00
Totals	\$570 00	\$500 00	\$600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$154,592 44	\$180,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WOODLAND.

[Incorporated November —, 1868.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture..	\$15,000 00	Capital paid in coin.....	\$824,300 00
Real estate (old bank).....	5,000 00	Reserve fund.....	164,860 00
Loans on real estate.....	838,682 44	Profit and loss	59,034 10
Loans on stocks, bonds, and warrants	500 00	Due depositors	492,719 11
Loans on personal security....	548,676 15	Due banks and bankers	161 78
Money on hand.....	79,790 02	Other liabilities.....	100,848 31
Due from banks and bankers..	107,891 55		
Other assets (accrued interest)	46,383 14		
Total resources.....	\$1,641,923 30	Total liabilities.....	\$1,641,923 30

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$824,300; amount paid in coin is \$824,300. The total number of shares of stock issued is 8,243 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	3,533 shares.	C. Nelson	219 shares.
F. S. Freeman	10 shares.	J. Hollingsworth.....	352 shares.
L. D. Stephens	391 shares.	J. H. Harlan	141 shares.
H. Fredericks.....	200 shares.		
Total number of shares held by the Directors is.....			4,846 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$707,336 42	\$1,300,000 00
Colusa	38,846 02	75,000 00
Tehama	26,000 00	50,000 00
Fresno	50,000 00	100,000 00
Solano	16,500 00	32,000 00
Totals	\$838,682 44	\$1,557,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3 shares Bank of Yolo stock	\$300 00	\$300 00	\$345 00
3 shares Bank of St. Helena stock	270 00	200 00	270 00
Totals	\$570 00	\$500 00	\$615 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the nineteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$15,000 00	Capital paid up	\$801,200 00
Other real estate	5,000 00	Reserve fund	120,180 00
Loans and discounts	1,298,847 01	Due depositors	612,068 86
Cash balance	96,092 56	Interest collected	41,418 35
Due from banks and bankers.	258,411 19	Other liabilities (bills payable)	100,374 13
Other assets	2,490 58		
Total resources	\$1,675,841 34	Total liabilities	\$1,675,841 34

SEMI-ANNUAL REPORT OF THE
BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid in coin	\$300,000 00
County warrants	9,776 06	Reserve fund	36,000 00
Loans on real estate	199,213 21	Profit and loss	50,722 76
Loans on stocks, bonds, and warrants	11,183 03	Due depositors	631,094 43
Loans on other securities (grain, etc.)	173,247 93		
Loans on personal security	387,938 87		
Money on hand	123,547 65		
Due from banks and bankers	80,625 46		
Furniture and fixtures	3,127 24		
Expenses	6,014 89		
Taxes	4,421 56		
Other assets (accrued interest)	12,000 00		
Total resources	\$1,017,817 19	Total liabilities	\$1,017,817 19

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	T. N. Mering	100 shares.
W. W. Brownell	99 shares.	A. W. Gable	100 shares.
A. D. Porter	108 shares.	Benj. Peart	50 shares.
E. R. Lowe	60 shares.	Chas. F. Reed	35 shares.
D. N. Hershey	100 shares.		
Total number of shares held by the Directors is		752 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$192,713 21	\$250,000 00
Solano	6,500 00	20,000 00
Totals	\$199,213 21	\$270,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school warrants	\$10,000 00	\$9,776 06	\$10,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland electric light and gas stock	\$2,500 00	\$2,405 80	\$2,700 00
Bank of Yolo stock	9,400 00	8,227 23	10,300 00
Yolo County Land and Improvement Co.	1,200 00	300 00	1,200 00
Woodland Building and Loan Society	300 00	250 00	300 00
Totals	\$13,400 00	\$11,183 03	\$14,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$173,247 93	\$230,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid in coin	\$300,000 00
County warrants	97 30	Reserve fund	51,000 00
Loans on real estate	211,171 06	Profit and loss	8,501 07
Loans on stocks, bonds, and warrants	19,820 00	Due depositors	374,873 91
Loans on other securities (grain, etc.)	8,430 86	Due banks and bankers	60,788 65
Loans on personal security	506,612 60		
Money on hand	34,211 44		
Due from banks and bankers	2,203 93		
Furniture and fixtures	3,127 24		
Expenses	2,675 72		
Taxes	92 19		
Total resources	\$795,163 63	Total liabilities	\$795,163 63

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	A. W. Gable	100 shares.
W. W. Brownell	99 shares.	E. R. Lowe	60 shares.
A. D. Porter	108 shares.	Benj. Peart	50 shares.
D. N. Hershey	100 shares.	Chas. F. Reed	35 shares.
T. N. Mering	100 shares.		
Total number of shares held by the Directors is			752 shares.

BANK COMMISSIONERS' REPORT.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$204,671 06	\$400,000 00
Solano.....	6,500 00	20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$100 00	\$97 30	\$100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock Bank of Yolo.....	\$7,000 00	\$6,325 00	\$8,800 00
Woodland Electric Light, Gas, and Power Co..	2,700 00	2,695 00	2,700 00
Yolo County Land and Improvement Co.....	3,300 00	2,600 00	3,300 00
Woodland Improvement Co.	8,200 00	8,200 00	8,200 00
Totals	\$21,200 00	\$19,820 00	\$23,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Woolen goods in warehouse	\$1,850 00	\$2,500 00
Grain in warehouse.....	6,580 86	8,000 00
Totals	\$8,430 86	\$10,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the eighteenth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid up.....	\$300,000 00
Loans and discounts.....	674,506 29	Reserve fund.....	51,000 00
Cash balance	165,689 77	Due depositors	576,140 66
Due from banks and bankers.	80,689 73	Interest collected.....	4,079 14
Furniture, fixtures, etc.....	3,127 24	Dividends unpaid	50 00
Expenses, taxes, etc.....	535 48		
Total resources.....	\$931,269 80	Total liabilities	\$931,269 80

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$2,396 30	Capital paid in coin	\$100,000 00
Loans on real estate.....	154,487 72	Profit and loss and contin- gent fund	17,207 30
Loans on other securities (grain, etc.).....	32,686 70	Due depositors	236,564 39
Loans on personal security...	120,186 86	Due banks and bankers.....	8,702 66
Money on hand	49,175 33		
Furniture and fixtures	2,000 00		
Other assets.....	1,561 44		
Total resources.....	\$362,474 35	Total liabilities	\$362,474 35

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is —; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	N. D. Julien	400 shares.
Estate L. Huseman (J. Churchill and M. Romer, administrators) 400 shares.		Mrs. H. Wadsworth	400 shares.
		Fred. E. Wadsworth	200 shares.

Total number of shares held by the Directors is.....1,800 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$111,313 62	\$250,000 00
Siskiyou	42,674 10	100,000 00
Klamath, Oregon.....	500 00	1,500 00
Totals	\$154,487 72	\$351,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Orders School Trustees on County Superin- tendent	\$2,435 25	\$2,396 30	\$2,425 25

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$800 00	Capital paid in coin	\$100,000 00
Loans on real estate	148,525 82	Profit and loss	27,695 31
Loans on other securities (grain, etc.)	28,736 23	Due depositors	176,225 35
Loans on personal security ..	100,821 02	Due banks and bankers	7,178 28
Money on hand	29,128 52		
Furniture and fixtures	2,000 00		
Other assets	1,087 35		
Total resources	\$311,098 94	Total liabilities	\$311,098 94

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is —; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
N. D. Julien	400 shares.	Fred. E. Wadsworth	200 shares.
Estate of L. Huseman	400 shares.		

Total number of shares held by the Directors is 1,800 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc	\$800 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$109,354 17	\$245,000 00
Siskiyou	38,671 65	85,000 00
Klamath, Oregon	500 00	1,500 00
Totals	\$148,525 82	\$331,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the twenty-ninth day of April, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$800 00	Capital paid up	\$100,000 00
Loans and discounts	285,811 47	Due depositors	175,521 32
Cash balance	25,747 11	Due banks and bankers	14,656 33
Furniture, fixtures, etc.	2,000 00	Interest collected	4,345 34
Expenses, taxes, etc.	72 85	Profit and loss	19,908 44
Total resources	\$314,431 43	Total liabilities	\$314,431 43

SEMI-ANNUAL REPORT OF THE
FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—YUBA
CITY.

[Incorporated March 29, 1873.]

*Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers
of the Bank.*

G. W. CARPENTER, President.

G. W. CARPENTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt (warehouses and lots)	24,399 67	Profit and loss	6,024 31
County warrants	3,106 78	Due depositors	182,071 61
Loans on other securities (grain, etc.)	23,215 74	Due banks and bankers	25,516 27
Loans on personal security	165,029 49	Dividends unpaid	190 00
Money on hand	8,153 83	Other liabilities	6,840 40
Furniture and fixtures	887 54		
Expenses	3,714 68		
Taxes	879 93		
Other assets (barley)	1,254 93		
Total resources	\$240,642 59	Total liabilities	\$240,642 59

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Chandler (deceased)	63 shares.	J. H. Kimball	63 shares.
George Ohleyer	63 shares.	James Littlejohn	63 shares.
B. F. Walton	63 shares.	G. W. Carpenter	63 shares.
A. H. Wilbur	63 shares.		

Total number of shares held by the Directors is 441 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
School warrants	\$1,118 71
Warrants Levee District No. 1, Sutter County	1,988 07
Total	\$3,106 78

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$23,215 74	\$30,338 00

SEMI-ANNUAL REPORT OF THE

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—YUBA CITY.

[Incorporated March 29, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEO. W. CARPENTER, President.

GEO. W. CARPENTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin.....	\$20,000 00
Real estate (warehouses)	20,327 99	Reserve fund.....	10,000 00
County warrants	642 50	Due depositors	172,961 96
Loans on real estate.....	15,000 00	Due banks and bankers	21,774 98
Loans on personal security.....	186,825 21	Dividends unpaid	190 00
Money on hand.....	6,133 53	Other liabilities.....	21,400 04
Furniture and fixtures	887 54		
Expenses.....	1,299 59		
Other assets.....	5,210 62		
Total resources.....	\$246,326 98	Total liabilities	\$246,326 98

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Carpenter.....	63 shares.	J. H. Kimball	63 shares.
Geo. Ohleyer	63 shares.	Jas. Littlejohn	63 shares.
B. F. Walton	63 shares.	Wm. Sanders.....	16 shares.
A. H. Wilbur.....	63 shares.		

Total number of shares held by the Directors is.....394 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter	\$15,000 00	\$15,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Levee District No. 1, Sutter County	\$642 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Coöperative Union, doing business at Yuba City, County of Sutter, on the second day of October, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$20,000 00
Other real estate.....	24,389 67	Due depositors	161,130 56
Loans and discounts	147,831 78	Due banks and bankers	23,021 18
Cash balance.....	8,902 40	Interest collected.....	2,162 79
Furniture, fixtures, etc.....	887 54	Rents, exchange, etc.....	131 50
Expenses, taxes, etc.....	2,640 35	Profit and loss	6,024 31
Other assets (wheat and barley)	17,908 62		
Total resources.....	\$212,470 34	Total liabilities.....	\$212,470 34

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

BANKS IN LIQUIDATION.

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Money on hand	\$4,332 41	Capital paid in coin	\$60,000 00
Profit and loss.....	171,960 75	Due depositors	112,102 41
		Dividends unpaid (in liquidation).....	4,190 75
Total resources.....	\$176,293 16	Total liabilities	\$176,293 16

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Abner Doble	50 shares.	John Blair	150 shares.
S. E. Dutton.....	5 shares.	George W. Swan	150 shares.
William Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey.....	140 shares.		

Total number of shares held by the Directors is 695 shares.

SEMI-ANNUAL REPORT OF THE
MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$24,037 30	Reserve fund	\$17,731 99
Money on hand	828 00	Profit and loss	425 00
Due from banks and bankers.	8,227 92	Due depositors (deposit account, \$11,159 15; liquidation account, \$3,777 08).....	14,936 23
Total resources	\$33,093 22	Total liabilities	\$33,093 22

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter	\$24,037 30	\$24,037 30

SEMI-ANNUAL REPORT OF THE
MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$24,037 30	Reserve fund	\$17,953 70
Money on hand	238 05	Due depositors (deposit account, \$11,159 15; liquidation account, \$3,390 42).....	14,549 57
Due from banks and bankers.	8,227 92	Total liabilities	\$32,503 27
Total resources	\$32,503 27		

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter	\$24,037 30	\$24,037 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Marysville Savings Bank, doing business at Marysville, County of Yuba, on the twentieth day of May, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$24,037 30	Reserve fund.....	\$17,731 00
Cash balance	384 22	Due depositors (deposit ac-	
Due from banks and bankers.	8,227 92	count, \$11,159 15; liquida-	
Expenses, taxes, etc.....	144 75	tion account, \$3,466 59)	14,625 74
Other assets	188 54	Other liabilities.....	625 00
Total resources	\$32,982 73	Total liabilities	\$32,982 73

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$37,419 14	Due depositors	\$74,570 50
Loans on real estate.....	177 76	Dividends unpaid.....	22,323 65
Money on hand.....	9,968 57		
Due from banks and bankers..	9,906 34		
Furniture and fixtures.....	1,691 50		
Other assets (interest accrued)	741 04		
Profit and loss.....	36,989 80		
Total resources.....	\$96,894 15	Total liabilities.....	\$96,894 15

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. H. Culver.....	23 $\frac{1}{3}$ shares.	Peter Dean.....	23 $\frac{1}{3}$ shares.
George Robins.....	1 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
Francis Smith.....	23 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs.....	23 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.	T. V. O'Brien.....	3 $\frac{1}{3}$ shares.

Total number of shares held by the Directors is.....163 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$30,051 25
Alameda	7,367 89
Total	\$37,419 14

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$34,034 47	Due depositors	\$79,671 50
Loans on real estate	181 01	Dividends unpaid	13,671 93
Money on hand	4,669 36		
Due from banks and bankers.	14,650 99		
Furniture and fixtures	1,691 50		
Other assets (interest accrued)	1,046 39		
Profit and loss	37,069 71		
Total resources.....	\$93,343 43	Total liabilities	\$93,343 43

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. H. Culver.....	23 $\frac{1}{3}$ shares.	Wm. T. Garratt.....	23 $\frac{1}{3}$ shares.
George Robins	1 $\frac{1}{3}$ shares.	Peter Dean	23 $\frac{1}{3}$ shares.
Francis Smith.....	23 $\frac{1}{3}$ shares.	James Simpson.....	1 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs.....	23 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.	T. V. O'Brien.....	3 $\frac{1}{3}$ shares.

Total number of shares held by the Directors is 163 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$30,191 69
Alameda.....	3,842 78
Total	\$34,034 47

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Masonic Savings and Loan Bank, doing business at the City and County of San Francisco, on the twenty-eighth day of February, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$33,972 81	Due depositors	\$79,570 50
Loans and discounts	177 76	Dividends unpaid (in liqui- dation).....	16,457 25
Cash balance	8,464 95	Other liabilities (interest ac- count).....	287 92
Due from banks and bankers.	13,906 34		
Furniture, fixtures, etc.....	1,691 50		
Expenses, taxes, etc.....	399 75		
Other assets (interest accrued).....	783 20		
Profit and loss.....	36,919 36		
Total resources.....	\$96,315 67	Total liabilities.....	\$96,315 67

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1868.]

Showing its Financial Condition on the morning of January 1, 1889, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$72,328 58	Capital paid in coin	\$128,975 00
Loans on real estate	20 04	Due depositors	317,568 11
Money on hand	1,748 25	Dividends in liquidation un-	
Due from banks and bankers	107,511 12	paid	47,634 52
Furniture and fixtures	905 75	Other liabilities	2,971 38
Other assets	2,559 45		
Balance	312,077 82		
Total resources	\$497,149 01	Total liabilities	\$497,149 01

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	20 shares.
H. J. Tilden	10 shares.	A. W. Scott	12 shares.
Martin Heller	50 shares.	L. B. Sonnenberg	50 shares.
Daniel Hicks	10 shares.	Louis Zeh	35 shares.

Total number of shares held by the Directors is 237 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$5,560 48
Sutter	66,766 10
Total	\$72,326 58

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$69,705 00	Capital paid in coin	\$128,975 00
Money on hand	1,581 16	Due depositors	317,568 11
Due from banks and bankers.	90,011 12	Dividends in liquidation un-	
Furniture and fixtures	905 75	paid	29,457 89
Other assets	2,559 45	Other liabilities	2,971 38
Balance	314,209 90		
Total resources.....	\$478,972 38	Total liabilities	\$478,972 38

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter.....	50 shares.	Charles Montgomery.....	20 shares.
H. J. Tilden.....	10 shares.	A. W. Scott.....	12 shares.
Martin Heller.....	50 shares.	L. B. Sonnenberg.....	50 shares.
Daniel Hicks.....	10 shares.	Louis Zeh.....	35 shares.

Total number of shares held by the Directors is.....237 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$5,560 00
Sutter.....	64,145 00
Total.....	\$69,705 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Odd Fellows Savings Bank, doing business at City and County of San Francisco, on the thirtieth day of March, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$70,637 28	Capital paid up.....	\$128,975 00
Cash balance	2,007 52	Due depositors	317,568 11
Due from banks and bankers.	94,011 12	Interest collected	1,210 66
Furniture, fixtures, etc.....	905 75	Rents, exchange, etc.	45 00
Expenses, taxes, etc.....	1,414 98	Dividends unpaid	32,854 14
Other assets (interest accrued)	330 49	Other liabilities.....	2,971 38
Balance (profit and loss).....	314,317 15		
Total resources.....	\$483,624 29	Total liabilities.....	\$483,624 29

SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.

REPORTS OF PRIVATE BANKS.

SEMI-ANNUAL REPORT OF

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of January 1, 1889.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,987 25	Capital paid in coin	\$8,000 00
County warrants	4,585 07	Profit and loss	1,218 17
Loans on personal security, including overdrafts	29,327 80	Due depositors	47,451 70
Money on hand	9,483 85	Due banks and bankers	3,170 38
Due from banks and bankers	1,463 28		
Furniture and fixtures	625 00		
Expenses and taxes	1,868 00		
Other assets	6,500 00		
Total resources	\$59,840 25	Total liabilities	\$59,840 25

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$5,596 50	\$7,500 00
Nevada	390 75	500 00
Totals	\$5,987 25	\$8,000 00

SEMI-ANNUAL REPORT OF

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of July 1, 1889.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,787 25	Capital paid in coin	\$8,000 00
County warrants	966 28	Profit and loss	1,326 84
Loans on personal security, including overdrafts	23,879 54	Due depositors	42,793 28
Money on hand	8,989 70	Due banks and bankers	900 00
Due from banks and bankers	3,108 85		
Furniture and fixtures	625 00		
Expenses and taxes	1,634 50		
Other assets	6,000 00		
Total resources	\$53,020 12	Total liabilities	\$53,020 12

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$7,396 50	\$9,500 00
Nevada	390 75	600 00
Totals	\$7,787 25	\$10,100 00

SEMI-ANNUAL REPORT OF

G. K. SMITH, BANKER—BIGGS, BUTTE COUNTY.

Showing his Financial Condition on the morning of January 1, 1889.

G. K. SMITH, Proprietor.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,800 00	Capital paid in coin	\$42,000 00
Loans on real estate	45,601 00	Reserve fund, surplus, or gain	29,000 00
Loans on other securities (grain, etc.)	13,700 00	Due depositors	44,674 83
Loans on personal security, including overdrafts	32,152 88		
Money on hand	8,502 31		
Due from banks and bankers	10,875 64		
Furniture and fixtures	1,300 00		
Other assets (accrued interest)	1,743 00		
Total resources	\$115,674 83	Total liabilities	\$115,674 83

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Butte	\$1,800 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$45,601 00	\$100,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse grain receipts	\$13,700 00	\$18,000 00

SEMI-ANNUAL REPORT OF

G. K. SMITH, BANKER—BIGGS, BUTTE COUNTY.

Showing his Financial Condition on the morning of July 1, 1889.

G. K. SMITH, Proprietor and Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$19,908 25	Capital paid in coin	\$42,000 00
Loans on real estate	51,885 00	Reserve fund (gain in business)	29,000 00
Loans on other securities (grain, etc.)	8,917 70	Due depositors	39,389 99
Loans on personal security, including overdrafts	49,321 80	Due banks and bankers	26,653 37
Money on hand	5,588 83	Other liabilities (interest and exchange)	348 00
Due from banks and bankers	230 00		
Furniture and fixtures	1,300 00		
Expenses and taxes	239 78		
Total resources	\$137,391 36	Total liabilities	\$137,391 36

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Butte	\$1,908 25	\$2,000 00
Linn County, Oregon	18,000 00	18,000 00
Totals	\$19,908 25	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$51,885 00	\$75,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wool and wheat	\$8,917 70	\$11,000 00

SEMI-ANNUAL REPORT OF

GEORGE W. PENTER, BANKER—BODIE, MONO COUNTY.

Showing his Financial Condition on the morning of January 1, 1889.

GEORGE W. PENTER, Proprietor.

E. L. BENEDICT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	1,614 00	Profit and loss	399 85
Loans on stocks, bonds, and warrants	5,023 70	Due depositors	6,396 51
Loans on other securities (grain, etc.)	4,115 90		
Loans on personal security, including overdrafts	5,583 66		
Money on hand (in coin)	5,140 95		
Due from banks and bankers	6,778 67		
Expenses and taxes	71 70		
Other assets	1,467 78		
Total resources	\$31,796 36	Total liabilities	\$31,796 36

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mono (including bank and other property, safes, vault, furniture, fixtures, etc.)	\$2,000 00	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$1,614 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stocks	\$5,023 70	\$7,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Crude bullion and gold dust	\$772 75	\$850 00
Jewelry	238 45	400 00
Diamonds	450 00	1,000 00
395 cords nut pine wood (under contract)	2,654 70	3,160 00
Totals	\$4,115 90	\$5,410 00

SEMI-ANNUAL REPORT OF

GEORGE W. PENTER, BANKER—BODIE, MONO COUNTY.

Showing his Financial Condition on the morning of July 1, 1889.

GEORGE W. PENTER, Partner.

E. L. BENEDICT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	2,364 00	Profit and loss	129 60
Loans on stocks, bonds, and warrants	4,776 90	Due depositors	8,363 79
Loans on other securities (grain, etc.)	1,870 95		
Loans on personal security, including overdrafts	6,526 62		
Money on hand (in coin and currency)	5,120 82		
Due from banks and bankers	4,280 40		
Furniture, fixtures, etc.	1,000 00		
Expenses and taxes	2 50		
Other assets	6,551 20		
Total resources	\$33,493 39	Total liabilities	\$33,493 39

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mono (bank premises, furniture, fixtures, vault, and safes) ..	\$2,000 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$1,614 00	\$7,000 00
Mono	750 00	1,900 00
Totals	\$2,364 00	\$8,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stocks	\$4,776 90	\$7,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bullion and gold dust	\$653 20	\$975 00
Bullion in transit to the Anglo-Californian Bank (Limited) ..	506 30	630 00
Watches and jewelry	261 45	500 00
Diamonds	450 00	1,000 00
Totals	\$1,870 95	\$3,105 00

SEMI-ANNUAL REPORT OF

MESSRS. CRESSLER & BONNER, BANKERS—CEDARVILLE,
MODOC COUNTY.*Showing their Financial Condition on the morning of January 1, 1889.*

WM. T. CRESSLER, JOHN H. BONNER, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate and bank building	\$27,096 07	Capital paid in coin	\$100,000 00
Loans on real estate.....	28,310 47	Profit and loss	207 99
Loans on stocks, bonds, and warrants	435 00	Due depositors	34,875 01
Loans on personal security, including overdrafts.....	83,650 52	Due banks and bankers	10,731 24
Money on hand	10,345 26	Interest	7,054 76
Due from banks and bankers.	3,795 36	Rent	2,240 54
Expenses and taxes	1,630 70	Discount and exchange	358 86
Other assets (cash items).....	205 02		
Total resources.....	\$155,468 40	Total liabilities	\$155,468 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$28,310 47	\$40,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$435 00	\$450 00

SEMI-ANNUAL REPORT OF

MESSRS. CRESSLER & BONNER, BANKERS—CEDARVILLE,
MODOC COUNTY.*Showing their Financial Condition on the morning of July 1, 1889.*

WM. T. CRESSLER, JOHN H. BONNER, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate (bank building)...	\$10,959 55	Capital paid in coin	\$100,000 00
Loans on real estate (mortgages).....	43,836 12	Profit and loss (interest and discount).....	488 63
Loans on personal security, including overdrafts.....	79,225 15	Due depositors	40,486 57
Money on hand	8,048 89	Other liabilities (due estates).....	5,826 04
Due from banks and bankers.....	4,626 13		
Expenses and taxes	73 88		
Other assets (grain and lumber)	31 52		
Total resources.....	\$146,801 24	Total liabilities.....	\$146,801 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc County	\$38,336 12	\$40,000 00
Harvey County, Oregon	5,500 00	5,500 00
Totals	\$43,836 12	\$45,500 00

SEMI-ANNUAL REPORT OF

MESSRS. SCOTT & MAHOLM, BANKERS—DOWNEY, PROPRIETORS LOS NIETOS VALLEY BANK.

Showing their Financial Condition on the morning of January 1, 1889.

SCOTT & MAHOLM, Partners.

H. A. SCOTT, Cashier and Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,693 73	Capital paid in coin	\$15,982 20
Loans on personal security, including overdrafts	18,338 45	Profit and loss	5,264 05
Money on hand	3,922 45	Due depositors	16,473 83
Due from banks and bankers	4,503 35		
Furniture and fixtures	664 55		
Expenses and taxes	2,597 55		
Total resources	\$37,720 08	Total liabilities	\$37,720 08

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,693 73	\$10,000 00

SEMI-ANNUAL REPORT OF

MESSRS. BLYTHE, SCOTT & MAHOLM, BANKERS—DOWNEY,
PROPRIETORS LOS NIETOS VALLEY BANK.*Showing their Financial Condition on the morning of July 1, 1889.*

BLYTHE, SCOTT & MAHOLM, Partners.

H. A. SCOTT, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,000 00	Capital paid in coin	\$20,000 00
Loans on real estate	6,162 50	Profit and loss	2,589 90
Loans on personal security, including overdrafts	27,043 27	Due depositors	19,001 38
Money on hand	4,185 17	Due banks and bankers	202 85
Due from banks and bankers	77 44		
Expenses and taxes	325 75		
Total resources	\$41,794 13	Total liabilities	\$41,794 13

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,000 00	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$6,162 50	\$11,500 00

SEMI-ANNUAL REPORT OF

H. SCAMMAN, BANKER—DOWNIEVILLE.*Showing his Financial Condition on the morning of January 1, 1889.***H. T. BRIGGS, Cashier.**

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,222 00	Profit and loss	\$4,645 16
Loans on personal security, including overdrafts	50,445 59	Due depositors	64,113 24
Money on hand	24,478 38	Due banks and bankers	8,804 17
Other assets (gold dust)	1,416 60		
Total resources	\$77,562 57	Total liabilities	\$77,562 57

SEMI-ANNUAL REPORT OF

H. SCAMMAN—DOWNIEVILLE.*Showing his Financial Condition on the morning of July 1, 1889.***H. T. BRIGGS, Cashier.**

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,079 25	Profit and loss	\$3,269 87
Loans on personal security, including overdrafts	41,447 59	Due depositors	66,867 89
Money on hand	16,353 72	Due banks and bankers	898 00
Other assets (gold dust)	12,155 20		
Total resources	\$71,035 76	Total liabilities	\$71,035 76

SEMI-ANNUAL REPORT OF

MESSRS. W. & P. NICHOLLS, BANKERS—DUTCH FLAT, PLACER COUNTY.

Showing their Financial Condition on the morning of January 1, 1889.

JOHN NICHOLLS, WILLIAM NICHOLLS, WILLIAM NICHOLLS, Jr., Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	20,000 00	Due depositors	17,258 71
County warrants	4,006 42	Due banks and bankers	5,579 74
Loans on real estate	22,090 00		
Loans on personal security, including overdrafts	17,571 39		
Money on hand	6,578 49		
Furniture and fixtures	1,000 00		
Other assets	592 15		
Total resources	\$72,838 45	Total liabilities	\$72,838 45

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,200 00	\$2,500 00
Stanislaus	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	5,390 00	12,000 00
Lake	5,000 00	15,000 00
Totals	\$22,090 00	\$52,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$4,006 42	\$4,006 42	\$4,006 42
Spring Valley water stocks	20,000 00	20,000 00	20,000 00
Totals	\$24,006 42	\$24,006 42	\$24,006 42

SEMI-ANNUAL REPORT OF

MESSRS. W. & P. NICHOLLS, BANKERS—DUTCH FLAT, PLACER COUNTY.

Showing their Financial Condition on the morning of July 1, 1889.

JOHN NICHOLLS, WILLIAM NICHOLLS, WILLIAM NICHOLLS, JR., Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	20,000 00	Due depositors.....	27,269 23
County warrants.....	2,477 60	Due banks and bankers.....	1,114 60
Loans on real estate.....	25,100 00		
Loans on personal security, including overdrafts.....	17,290 98		
Money on hand.....	8,536 91		
Furniture and fixtures	1,000 00		
Other assets.....	2,978 34		
Total resources.....	\$78,383 83	Total liabilities.....	\$78,383 83

REAL ESTATE OWNED BY THE FIRM.

County.Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,250 00	\$2,500 00
Stanislaus	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	8,350 00	15,000 00
Lake	5,000 00	15,000 00
Totals	\$25,100 00	\$54,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$2,477 60	\$2,477 60	\$2,477 60
Spring Valley water stock.....	20,000 00	20,000 00	20,000 00
Totals.....	\$22,477 60	\$22,477 60	\$22,477 60

SEMI-ANNUAL REPORT OF

A. W. RANDALL, BANKER—EUREKA, HUMBOLDT COUNTY.

Showing his Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$27,915 19	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Profit and loss	14,727 27
County warrants (school orders)	3,244 96	Due depositors	252,581 22
Loans on real estate	61,894 95	Checks certified	11,748 51
Loans on stocks, bonds, and warrants	800 00		
Loans on personal security (including overdrafts)	131,494 69		
Money on hand	60,520 39		
Due from banks and bankers	4,286 82		
Furniture and fixtures	1,900 00		
Total resources	\$299,057 00	Total liabilities	\$299,057 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$26,615 19	\$63,500 00
Trinity	1,300 00	1,920 00
Totals	\$27,915 19	\$65,420 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$60,136 95	\$120,000 00
Trinity	1,758 00	3,500 00
Totals	\$61,894 95	\$123,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad Company first mortgage bonds	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary stock	\$1,040 00	\$500 00	\$1,040 00
California Insurance Company	500 00	300 00	650 00
Totals	\$1,540 00	\$800 00	\$1,690 00

SEMI-ANNUAL REPORT OF

A. W. RANDALL, BANKER—EUREKA, HUMBOLDT COUNTY.

Showing his Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$27,801 67	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Profit and loss	15,296 95
Loans on real estate	63,088 00	Due depositors	233,534 25
Loans on stocks, bonds, and warrants	1,600 00		
Loans on personal security, including overdrafts	136,241 16		
Money on hand	27,446 39		
Due from banks and bankers	3,678 98		
Furniture and fixtures	1,975 00		
Total resources	\$268,831 20	Total liabilities	\$268,831 20

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$26,501 67	\$63,500 00
Trinity	1,300 00	1,920 00
Totals	\$27,801 67	\$65,420 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$61,330 00	\$120,000 00
Trinity	1,758 00	3,500 00
Totals	\$63,088 00	\$123,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary stock	\$4,540 00	\$1,100 00	\$2,500 00
California Insurance Company	500 00	500 00	650 00
Totals	\$5,040 00	\$1,600 00	\$3,150 00

SEMI-ANNUAL REPORT OF THE

FALLBROOK BANKING COMPANY, BANKERS—FALLBROOK,
SAN DIEGO COUNTY.*Showing their Financial Condition on the morning of January 1, 1889.*W. M. SCOTT, J. A. PRUETT, F. W. BARTLETT, and E. J. JOHNSON, Partners.
A. J. CLARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$120 00	Capital paid in coin	\$9,000 00
Loans on real estate	1,600 00	Profit and loss	1,220 49
Loans on personal security, including overdrafts	9,651 28	Due depositors	5,858 75
Money on hand	2,004 46	Other liabilities	1,077 13
Due from banks and bankers ..	1,384 02		
Furniture and fixtures	815 60		
Expenses and taxes	612 20		
Other assets	968 81		
Total resources	\$17,156 37	Total liabilities	\$17,156 37

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$1,600 00	\$6,000 00

SEMI-ANNUAL REPORT OF THE

FALLBROOK BANKING COMPANY, BANKERS—FALLBROOK,
SAN DIEGO COUNTY.*Showing their Financial Condition on the morning of July 1, 1889.*W. M. SCOTT, J. A. PRUETT, F. W. BARTLETT, and E. J. JOHNSON, Partners.
A. J. CLARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$1,500 00	Capital paid in coin.....	\$11,652 00
Loans on personal security, including overdrafts.....	15,344 69	Profit and loss	1,106 74
Money on hand.....	2,445 54	Due depositors	8,002 83
Due from banks and bankers.	2,357 44	Other liabilities.....	2,090 00
Furniture and fixtures	815 60		
Expenses and taxes	478 30		
Total resources.....	\$22,941 57	Total liabilities.....	\$22,941 57

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$1,500 00	\$6,000 00

SEMI-ANNUAL REPORT OF

JAMES H. BURNHAM, BANKER—FOLSOM.

Showing his Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate (cost).....	\$5,186 63	Capital paid in coin.....	\$10,000 00
United States bonds, 4 per cent (cost).....	1,025 00	Reserve fund (profit and loss).....	3,460 09
State warrants.....	770 65	Due depositors.....	21,779 67
Loans on real estate.....	1,000 00		
Loans on personal security, including overdrafts.....	6,533 42		
Money on hand.....	3,478 85		
Due from banks and bankers.....	16,619 91		
Furniture and fixtures.....	500 00		
Expenses and taxes.....	125 30		
Total resources.....	\$35,239 76	Total liabilities.....	\$35,239 76

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento.....	\$2,923 93	\$7,000 00
San Francisco.....	2,262 70	2,500 00
Totals.....	\$5,186 63	\$9,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$1,000 00	\$3,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$1,000 00	\$1,025 00	\$1,260 00
State warrants on General Fund.....	770 65	770 65	770 65
Totals.....	\$1,770 65	\$1,795 65	\$2,030 65

SEMI-ANNUAL REPORT OF

JAS. H. BURNHAM, BANKER—FOLSOM.

Showing his Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate (cost on the books)	\$5,159 90	Capital paid in coin	\$10,000 00
United States bonds, 4 per cents (cost on the books) ..	1,025 00	Reserve fund (profit and loss)	4,425 80
Loans on real estate	2,300 00	Due depositors	19,064 48
Loans on personal security, including overdrafts	9,206 08	Other liabilities (suspense account)	111 32
Money on hand	5,201 70		
Due from banks and bankers ..	10,021 74		
Furniture and fixtures	500 00		
Expenses and taxes	187 18		
Total resources	\$33,601 60	Total liabilities	\$33,601 60

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$2,897 20	\$7,500 00
San Francisco	2,262 70	2,500 00
Totals	\$5,159 90	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$2,300 00	\$5,750 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,250 00

SEMI-ANNUAL REPORT OF

A. B. CARLOCK, BANKER—FORT JONES.*Showing his Financial Condition on the morning of January 1, 1899.***M. C. BEEM, Assistant Cashier.**

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,975 00	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	1,000 00	Reserve fund	7,059 65
County warrants	913 62	Due depositors	32,777 63
Loans on real estate	6,802 50	Due banks and bankers	7,775 38
Loans on personal security, including overdrafts	52,761 07		
Money on hand	6,167 85		
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$77,612 54	Total liabilities	\$77,612 54

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,975 00	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$6,802 50	\$15,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company (San Francisco)	\$1,000 00	\$1,000 00	\$1,200 00
County school warrants	913 62	913 62	913 62
Totals	\$1,913 62	\$1,913 62	\$2,113 62

SEMI-ANNUAL REPORT OF

A. B. CARLOCK, BANKER—FORT JONES.

Showing his Financial Condition on the morning of July 1, 1889.

M. C. BEEM, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,975 00	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	1,000 00	Reserve fund	6,983 35
Loans on real estate	6,327 00	Profit and loss	379 67
Loans on personal security, including overdrafts	47,405 54	Due depositors	32,882 59
Money on hand	9,874 81	Due banks and bankers	4,329 24
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$74,574 85	Total liabilities	\$74,574 85

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,975 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$6,327 00	\$15,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company, San Francisco	\$1,000 00	\$1,000 00	\$1,200 00

SEMI-ANNUAL REPORT OF

MESSRS. WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY,
NEVADA COUNTY.*Showing their Financial Condition on the morning of January 1, 1889.*

JOSEPH and JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,390 77	Capital paid in coin	\$40,000 00
Miscellaneous bonds and stocks	756 14	Due depositors	36,238 86
County warrants	1,749 75	Due banks and bankers	15,142 10
Loans on real estate	25,634 70		
Loans on stocks, bonds, and warrants	2,809 64		
Loans on personal security, including overdrafts	42,035 06		
Money on hand	10,892 84		
Due from banks and bankers	284 25		
Furniture and fixtures	1,000 00		
Other assets (gold bullion)	827 81		
Total resources	\$91,380 96	Total liabilities	\$91,380 96

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$3,500 00	\$3,500 00
Nevada	1,890 77	2,500 00
Totals	\$5,390 77	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer	\$25,634 70	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
2,600 shares of Gold Hill Mining Company	\$2,600 00	\$572 00	\$1,040 00
3,000 shares of Tribute Mining Company	3,000 00	184 18	300 00
Totals	\$5,600 00	\$756 18	\$1,340 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 Nevada County Narrow Gauge Railroad bonds	\$2,000 00	\$1,000 00	\$2,000 00
90 shares of Oakland Gas Company stock	9,000 00	1,809 64	3,000 00
Totals	\$11,000 00	\$2,809 64	\$5,000 00

SEMI-ANNUAL REPORT OF

MESSRS. WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY,
NEVADA COUNTY.*Showing their Financial Condition on the morning of July 1, 1889.*

JOSEPH and JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,760 38	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	2,705 80	Profit and loss	1,036 53
County warrants	477 50	Due depositors	46,975 78
Loans on real estate	33,332 95	Due banks and bankers	12,710 30
Loans on stocks, bonds, and warrants	4,709 65		
Loans on personal security, including overdrafts	47,930 75		
Money on hand	14,249 60		
Furniture and fixtures	1,000 00		
Other assets (gold bullion)	555 98		
Total resources	\$110,722 61	Total liabilities	\$110,722 61

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$1,760 38	\$3,000 00
San Francisco	4,000 00	4,000 00
Totals	\$5,760 38	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer	\$33,332 95	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County Narrow Gauge Railroad bonds.	\$2,000 00	\$1,600 00	\$2,000 00
Shares in sundry mining stocks.	5,000 00	1,105 80	2,000 00
Totals.	\$7,000 00	\$2,705 80	\$4,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 Nevada County Narrow Gauge Railroad bonds	\$2,000 00	\$1,400 00	\$2,000 00
90 shares Oakland Gaslight and Heat Co.	9,000 00	1,200 00	3,000 00
60 shares State Investment Insurance Co.	6,000 00	1,500 00	4,000 00
Sundry mining stocks.	5,000 00	609 65	3,000 00
Totals.	\$22,000 00	\$4,709 65	\$12,000 00

SEMI-ANNUAL REPORT OF

**W. T. & A. D. CHILDRESS (CHILDRESS SAFE DEPOSIT BANK)—
LOS ANGELES.***Showing their Financial Condition on the morning of January 1, 1889.***W. T. and A. D. CHILDRESS, Partners.****A. D. CHILDRESS, Manager.**

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$48,232 64	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	41,659 00	Reserve fund (profit and loss)	21,943 22
Loans on personal security, including overdrafts	121,094 91	Due depositors	136,331 05
Money on hand and cash items	42,335 38	Due banks and bankers	4,996 22
Furniture, fixtures, and safe deposit vault	9,948 56		
Total resources	\$263,270 49	Total liabilities	\$263,270 49

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$48,232 64	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Sundry stocks	\$41,659 00

SEMI-ANNUAL REPORT OF

W. T. & A. D. CHILDRESS (CHILDRESS SAFE DEPOSIT BANK)—
LOS ANGELES.*Showing their Financial Condition on the morning of July 1, 1889.*

W. T. and A. D. CHILDRESS, Partners.

A. D. CHILDRESS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$30,489 80	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	38,458 25	Profit and loss.....	9,891 98
Loans on personal security, including overdrafts	159,185 98	Due depositors	173,583 67
Money on hand	17,111 04		
Due from banks and bankers..	28,282 02		
Safe deposit vault and office fixtures	9,948 56		
Total resources.....	\$283,475 65	Total liabilities.....	\$283,475 65

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$30,489 80	\$35,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
San Felipe Land and Water Company.....	\$4,088 33
Abstract and Title Insurance Company.....	3,250 00
City Cab and Carriage Company	10,900 00
Financier stock.....	100 00
Los Angeles Construction Company	16,800 00
American Building and Loan Association.....	10 00
California Coöperative Colony Company.....	1,793 92
Board of Trade bonds.....	1,116 00
Live stock.....	400 00
Total	\$38,458 25

SEMI-ANNUAL REPORT OF

MESSRS. DECKER, JEWETT & CO., BANKERS—MARYSVILLE,
YUBA COUNTY.*Showing their Financial Condition on the morning of January 1, 1889.*

PETER DECKER, J. H. JEWETT, A. C. BINGHAM, Partners.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$5,000 00	Capital paid in coin	\$100,000 00
County warrants	1,760 99	Profit and loss	16,270 09
Loans on real estate	140,750 00	Due depositors	337,319 13
Loans on other securities (grain, etc.)	42,800 00	Due banks and bankers	747 37
Loans on personal security, including overdrafts	202,313 18		
Money on hand	42,143 37		
Due from banks and bankers	11,173 38		
Furniture and fixtures	3,300 00		
Expenses and taxes	5,007 50		
Other assets	88 17		
Total resources	\$454,336 59	Total liabilities	\$454,336 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$27,300 00	\$81,000 00
Sutter	89,650 00	243,000 00
Sutter	23,800 00	62,000 00
Totals	\$140,750 00	\$386,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marysville Water Company bonds	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$41,400 00	\$51,650 00
Barley in warehouse	1,400 00	1,700 00
Totals	\$42,800 00	\$53,350 00

SEMI-ANNUAL REPORT OF

MESSRS. RIDEOUT & SMITH, BANKERS—MARYSVILLE AND GRIDLEY.

Showing their Financial Condition on the morning of January 1, 1889.

N. D. RIDEOUT and NORMAN RIDEOUT, Partners.

C. S. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$49,265 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	72,200 00	Profit and loss	149,170 09
County warrants	5,920 82	Due depositors	724,054 73
Loans on real estate	196,462 89	Due banks and bankers	215,915 06
Loans on stocks, bonds, and warrants	8,650 00	Other liabilities	32 05
Loans on other securities (grain, etc.)	44,478 60		
Loans on personal security, including overdrafts	902,172 62		
Money on hand	101,482 48		
Due from banks and bankers	581 04		
Furniture and fixtures	4,191 97		
Other assets	2,174 25		
Checks in course of collection	1,592 26		
Total resources	\$1,389,171 93	Total liabilities	\$1,389,171 93

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$49,265 00	\$49,265 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$16,041 56	\$32,485 85
Sutter	96,944 60	150,000 00
Yuba	11,448 10	25,500 00
Colusa	72,028 63	130,000 00
Totals	\$196,462 89	\$337,985 85

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
300 shares Marysville Woolen Factory	\$30,000 00	\$30,000 00	\$34,500 00
2,110 shares Bank of Rideout, Smith & Co.	42,200 00	42,200 00	48,000 00
Totals	\$72,200 00	\$72,200 00	\$82,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Bank of Butte County	\$2,000 00	\$1,500 00	\$2,500 00
54 shares Marysville Woolen Factory	5,400 00	3,700 00	6,010 00
60 shares Buckeye Mill Company	6,000 00	1,900 00	4,500 00
70 shares Pioneer Milling Company	7,000 00	1,550 00	5,250 00
Totals	\$20,400 00	\$8,650 00	\$18,260 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, and flour	\$44,478 60	\$55,500 00

SEMI-ANNUAL REPORT OF

MESSRS. RIDEOUT & SMITH, BANKERS—MARYSVILLE AND GRIDLEY.

Showing their Financial Condition on the morning of July 1, 1889.

N. D. RIDEOUT and NORMAN RIDEOUT, Partners. C. S. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$47,650 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	72,200 00	Reserve fund	100,000 00
County warrants	9,784 01	Profit and loss	73,075 02
Loans on real estate	100,978 91	Due depositors	455,439 03
Loans on personal security, including overdrafts	755,984 03	Due banks and bankers	118,952 61
Money on hand	42,034 35	Other liabilities	53 40
Due from banks and bankers	4,541 09		
Furniture and fixtures	4,218 07		
Other assets	1,514 88		
Telephone lines	1,359 64		
Checks in course of collection	7,255 08		
Total resources	\$1,047,520 06	Total liabilities	\$1,047,520 06

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$47,650 00	\$47,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$37,500 00	\$75,200 00
Sutter	32,500 00	53,500 00
Colusa	13,142 51	25,000 00
Butte	17,836 40	33,785 00
Totals	\$100,978 91	\$187,485 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
2,110 shares Bank of Rideout, Smith & Co. (Oroville)	\$42,200 00	\$42,200 00	\$52,750 00
300 shares Marysville Woolen Factory	30,000 00	30,000 00	38,000 00
Totals	\$72,200 00	\$72,200 00	\$90,750 00

SEMI-ANNUAL REPORT OF

GEORGE W. FOX, BANKER—MURIETTA, SAN DIEGO COUNTY.

Showing his Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$19,023 00	Capital paid in coin	\$12,199 80
Loans on real estate.....	13,991 67	Profit and loss	4,528 75
Loans on other securities (grain, etc)	1,322 26	Due depositors	4,326 40
Loans on personal security, including overdrafts.....	923 11	Due banks and bankers	466 99
Money on hand	507 74	Other liabilities.....	15,553 34
Due from banks and bankers.	403 34		
Furniture and fixtures	736 60		
Expenses and taxes	60 01		
Other assets.....	107 55		
Total resources.....	\$37,075 28	Total liabilities	\$37,075 28

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$19,023 00	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$13,991 67	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Grain and baled hay.....	\$682 26
Personal property (horses, buggy, and carriage)	640 00
Total	\$1,322 26

SEMI-ANNUAL REPORT OF

G. W. FOX, BANKER—MURIETTA, SAN DIEGO COUNTY.

Showing his Financial Condition on the morning of July 1, 1889.

G. W. FOX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$15,973 00	Capital paid in coin	\$9,295 16
Loans on real estate.....	14,089 25	Profit and loss.....	4,447 00
Loans on other securities (grain, etc.).....	414 27	Due depositors	314 81
Loans on personal security, including overdrafts	144 29	Due banks and bankers	877 18
Money on hand	272 99	Other liabilities	17,788 22
Due from banks and bankers.	160 86		
Furniture and fixtures	736 60		
Expenses and taxes	931 11		
Total resources.....	\$32,722 37	Total liabilities.....	\$32,722 37

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$15,973 00	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$14,089 25	\$12,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
On grain.....	\$191 27
On buggy and harness.....	223 00
Total	\$414 27

SEMI-ANNUAL REPORT OF

MESSRS. JAMES H. GOODMAN & CO., BANKERS—NAPA CITY.*Showing their Financial Condition on the morning of January 1, 1889.***JAMES H. GOODMAN, GEORGE E. GOODMAN, E. S. CHURCHILL, J. C. NOYES,
and H. P. GOODMAN, Partners.**

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$131,358 00	Capital paid in coin	\$200,000 00
Loans on stocks, bonds, and warrants	56,165 00	Reserve fund	38,870 00
Loans on other securities (grain, etc.).....	391,470 00	Due depositors	515,751 00
Loans on personal security, including overdrafts.....	231,505 00	Other liabilities (certificates of deposit)	93,645 00
Money on hand	36,782 00		
Due from banks and bankers.	896 00		
Total resources.....	\$848,266 00	Total liabilities.....	\$848,266 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake	\$131,358 00	\$279,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Bank stock, water company's stock, and California State warrants	\$59,672 00	\$56,165 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$207,349 00	\$244,500 00

SEMI-ANNUAL REPORT OF

MESSRS. JAS. H. GOODMAN & CO., BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$186,884 00	Capital paid in coin.....	\$200,000 00
Loans on stocks, bonds, and warrants.....	41,963 00	Reserve fund.....	42,370 00
Loans on other securities (grain, etc.).....	96,282 00	Due depositors.....	276,216 23
Loans on personal security, including overdrafts.....	254,646 48	Due banks and bankers.....	57,257 09
Money on hand.....	18,523 89	Other liabilities.....	26,900 00
Due from banks and bankers.....	4,444 00		
Total resources.....	\$602,743 37	Total liabilities.....	\$602,743 37

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake.....	\$186,884 00	\$377,047 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Banks, water stocks, and bonds.....	\$62,200 00	\$41,963 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$96,282 00	\$112,000 00

SEMI-ANNUAL REPORT OF

MESSRS. SEELEY & BICKFORD, BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of January 1, 1889.

C. B. SEELEY, L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,405 00	Capital paid in coin	\$29,500 00
County warrants	1,267 36	Profit and loss	2,436 60
Loans on real estate	10,700 00	Due depositors	32,196 26
Loans on personal security, including overdrafts	40,102 06	Due banks and bankers	2,113 56
Money on hand	9,272 00		
Furniture and fixtures	2,500 00		
Total resources	\$66,246 42	Total liabilities	\$66,246 42

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa	\$2,405 00	\$2,405 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$10,700 00	\$30,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$1,267 36	\$1,204 00	\$1,267 36

SEMI-ANNUAL REPORT OF

MESSRS. SEELEY & BICKFORD, BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of July 1, 1889.

C. B. SEELEY, L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,405 00	Capital paid in coin	\$31,009 20
County warrants	856 87	Profit and loss	2,600 05
Loans on real estate	7,729 00	Due depositors	34,830 32
Loans on personal security, including overdrafts	43,284 55		
Money on hand	10,444 25		
Due from banks and bankers	1,219 90		
Furniture and fixtures	2,500 00		
Total resources	\$68,439 57	Total liabilities	\$68,439 57

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa	\$2,405 00	\$2,405 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$7,729 00	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$856 87	\$814 03	\$856 87

SEMI-ANNUAL REPORT OF THE

BANK OF PASO ROBLES.

Showing its Financial Condition on the morning of January 1, 1889.

R. E. JACK, S. GOLDTREE, and D. SPEYER, Partners. D. SPEYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$22,060 20	Capital paid in coin.....	\$50,000 00
Loans on other securities (grain, etc.).....	1,842 72	Profit and loss.....	5,914 74
Loans on personal security, including overdrafts.....	78,186 79	Due depositors.....	53,737 58
Money on hand.....	10,357 35	Due banks and bankers.....	13,092 83
Due from banks and bankers.....	3,785 60	Other liabilities.....	70 50
Furniture and fixtures.....	1,456 92		
Other assets.....	5,126 07		
Total resources.....	\$122,815 65	Total liabilities.....	\$122,815 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$20,960 00	\$50,000 00
Monterey.....	1,100 00	4,500 00
Totals.....	\$22,060 00	\$54,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
On warehouse receipts.....	\$1,842 72	\$2,350 00

SEMI-ANNUAL REPORT OF THE

BANK OF PASO ROBLES.

Showing its Financial Condition on the morning of July 1, 1889.

R. E. JACK, S. GOLDTREE, and D. SPEYER, Partners. D. SPEYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$14,920 28	Capital paid in coin	\$45,000 00
Loans on other securities (grain, etc.).....	1,842 72	Profit and loss	6,111 20
Loans on personal security, including overdrafts.....	70,504 45	Due depositors	60,737 83
Money on hand	3,008 01		
Due from banks and bankers..	18,287 12		
Furniture and fixtures	1,453 77		
Expenses and taxes	1,832 68		
Total resources.....	\$111,849 03	Total liabilities.....	\$111,849 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$600 00	\$1,600 00
San Luis Obispo	14,320 28	42,050 00
Totals	\$14,920 28	\$43,650 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$1,842 72	\$1,800 00

SEMI-ANNUAL REPORT OF

MESSRS. WM. HILL & SON, BANKERS—PETALUMA.

Showing their Financial Condition on the morning of January 1, 1889.

WM. HILL, A. B. HILL, Partners.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$11,000 00	Capital paid in coin	\$150,000 00
Loans on real estate	110,095 45	Profit and loss	21,621 25
Loans on personal security, including overdrafts	187,294 31	Due depositors	116,507 99
Money on hand	14,541 01	Due banks and bankers	41,983 62
Due from banks and bankers	3,119 99		
Furniture and fixtures	1,390 00		
Expenses and taxes	2,672 10		
Total resources	\$330,112 86	Total liabilities	\$330,112 86

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$11,000 00	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$87,964 35	\$180,000 00
Marin	17,131 10	31,000 00
Mendocino	5,000 00	10,000 00
Totals	\$110,095 45	\$221,000 00

SEMI-ANNUAL REPORT OF

MESSRS. WM. HILL & SON, BANKERS—PETALUMA.

Showing their Financial Condition on the morning of July 1, 1889.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$11,000 00	Capital paid in coin	\$150,000 00
Loans on real estate	115,156 75	Profit and loss	18,824 30
Loans on personal security, including overdrafts	168,985 31	Due depositors	133,718 68
Money on hand	13,485 69	Due banks and bankers	9,897 43
Due from banks and bankers	1,929 56		
Furniture and fixtures	1,390 00		
Expenses and taxes	493 10		
Total resources	\$312,440 41	Total liabilities	\$312,440 41

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$87,156 75	\$195,100 00
Marin	14,500 00	30,000 00
Mendocino	5,000 00	10,000 00
Lake	8,500 00	25,000 00
Totals	\$115,156 75	\$260,100 00

SEMI-ANNUAL REPORT OF

MESSRS. MIERSON & JEWELL, BANKERS—PLACERVILLE.

Showing their Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,500 00	Capital paid in coin	\$75,000 00
Miscellaneous bonds and stocks	850 00	Reserve fund	10,000 00
County warrants	877 00	Profit and loss	13,353 65
Loans on real estate	9,169 00	Due depositors	41,326 15
Loans on other securities (grain, etc.)	1,537 30	Other liabilities	7,380 00
Loans on personal security, including overdrafts	14,000 00		
Money on hand	17,867 05		
Due from banks and bankers	9,759 45		
Furniture and fixtures	1,500 00		
Other assets	71,000 00		
Total resources	\$147,059 80	Total liabilities	\$147,059 80

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$9,000 00	\$12,000 00
San Francisco	8,250 00	8,500 00
Totals	\$17,250 00	\$20,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$9,169 00	\$9,169 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Loan Association	\$1,600 00	\$700 00	\$850 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,537 30	\$2,000 00

SEMI-ANNUAL REPORT OF

MESSRS. MIERSON & JEWELL, BANKERS—PLACERVILLE.

Showing their Financial Condition on the morning of July 1, 1889.

B. MIERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,500 00	Capital paid in coin	\$75,000 00
United States bonds	387 00	Reserve fund	20,000 00
Miscellaneous bonds and stocks	950 00	Profit and loss	8,212 43
Loans on real estate	10,094 00	Due depositors	37,318 80
Loans on other securities (grain, etc.)	1,415 25	Other liabilities	6,300 00
Loans on personal security, including overdrafts	11,800 00		
Money on hand	13,513 85		
Due from banks and bankers	14,586 13		
Furniture and fixtures	2,200 00		
Other assets	71,385 00		
Total resources	\$146,831 23	Total liabilities	\$146,831 23

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$12,000 00	\$12,000 00
San Francisco	8,500 00	8,500 00
Totals	\$20,500 00	\$20,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$10,094 00	\$10,094 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Loan Association	\$1,600 00	\$750 00	\$950 00
United States bonds	300 00	384 00	387 00
Totals	\$1,900 00	\$1,134 00	\$1,337 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,415 25	\$2,000 00

SEMI-ANNUAL REPORT OF

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$242,820 71	Capital paid in coin.....	\$474,875 61
County warrants	1,221 87	Due depositors	91,503 98
Loans on real estate.....	227,136 89	Due banks and bankers	30,171 50
Loans on other securities (grain, etc.).....	17,162 00		
Loans on personal security, including overdrafts.....	57,422 84		
Money on hand.....	6,892 00		
Furniture and fixtures.....	2,230 30		
Other assets.....	41,664 48		
Total resources.....	\$596,551 09	Total liabilities.....	\$596,551 09

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$205,298 38	\$350,000 00
Lassen	1,000 00	11,500 00
Colusa	30,276 31	60,000 00
Shasta	5,835 02	9,000 00
Siskiyou	411 00	500 00
Totals	\$242,820 71	\$421,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$148,426 89	\$230,000 00
Colusa	4,500 00	7,500 00
Shasta	11,373 00	80,000 00
Modoc	49,837 00	100,000 00
Lassen	1,000 00	1,000 00
Humboldt, Nevada	12,000 00	25,000 00
Totals	\$227,136 89	\$362,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
School orders	\$1,221 87

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain.....	\$1,854 00	\$2,500 00
Notes (secured).....	10,800 00	20,000 00
Totals	\$12,654 00	\$22,500 00

SEMI-ANNUAL REPORT OF

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$225,091 29	Capital paid in coin.....	\$474,875 61
County warrants.....	123 32	Due depositors.....	85,080 04
Loans on stocks, bonds, and real estate.....	202,246 33	Due banks and bankers.....	14,379 85
Loans on personal security, including overdrafts.....	136,426 38	Other liabilities.....	21,048 90
Money on hand.....	8,362 60		
Due from banks and bankers.	1,275 35		
Furniture and fixtures.....	2,230 30		
Expenses and taxes.....	913 47		
Other assets.....	18,715 36		
Total resources.....	\$595,384 40	Total liabilities.....	\$595,384 40

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$187,588 96	\$300,000 00
Lassen	1,000 00	1,250 00
Colusa	30,276 31	50,000 00
Shasta	5,835 02	9,000 00
Siskiyou	411 00	411 00
Totals	\$225,091 29	\$360,661 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$104,588 33	\$200,000 00
Colusa	4,500 00	7,500 00
Shasta	11,373 00	18,000 00
Modoc	68,785 00	100,000 00
Lassen	1,000 00	2,000 00
Humboldt, Nevada.....	12,000 00	30,000 00
Totals	\$202,246 33	\$357,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.	
Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
School orders.....	\$123 32

SEMI-ANNUAL REPORT OF

MESSRS. THOS. BAKEWELL & SONS, BANKERS—RIVERSIDE.

*Showing their Financial Condition on the morning of January 1, 1889.*THOMAS, THOMAS, JR., and DALE BAKEWELL, Partners.
DALE BAKEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,553 87	Capital paid in coin	\$12,500 00
Miscellaneous bonds and stocks	2,390 00	Profit and loss	2,091 26
Loans on personal security, including overdrafts	9,491 07	Due depositors	5,981 26
Money on hand	683 23	Other liabilities	4,363 49
Due from banks and bankers	1,114 25		
Furniture and fixtures	1,725 64		
Other assets	4,977 95		
Total resources	\$24,936 01	Total liabilities	\$24,936 01

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
San Diego	\$4,553 87

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Riverside Gas Company	\$1,265 00	\$1,265 00
Riverside and Arlington Railway Company	1,000 00	1,000 00
Tribune Publishing Company	250 00	125 00
Totals	\$2,515 00	\$2,390 00

SEMI-ANNUAL REPORT OF THE
BANK OF SAN BERNARDINO.

Showing its Financial Condition on the morning of January 1, 1889.

LEWIS JACOBS, San Bernardino; LEWIS MEYERSTEIN, ISIDOR LOWENBERG,
San Francisco. LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,635 00	Capital paid in coin	\$100,000 00
United States bonds	6,550 00	Reserve fund	125,614 00
Miscellaneous bonds and stocks	3,909 25	Due depositors	219,726 43
County warrants	2,431 96	Due banks and bankers	480 84
Loans on real estate	55,760 00		
Loans on stocks, bonds, and warrants	66,063 00		
Loans on personal security, including overdrafts	229,119 67		
Money on hand	36,589 51		
Due from banks and bankers	31,017 81		
Furniture, fixtures, and vault	1,875 20		
Other assets (interest accrued)	9,869 87		
Total resources	\$445,821 27	Total liabilities	\$445,821 27

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$2,635 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$55,760 00	Average from twice to three times am't of loans.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,500 00	\$6,550 00	\$7,000 00
50 shares stock of London, Paris, and American Bank	Boug't at par.	3,909 25	Large pre'm.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Bear Valley Land and Water Company.....	\$38,083 00
North Fork Water Company.....	
Sunnyside Water Ditch.....	
Mill Creek Water Ditch.....	
Redlands Water Company.....	
Redlands, Lugonia, and Crafton Domestic Water Company.....	
West Redlands Water Company.....	

SEMI-ANNUAL REPORT OF THE

BANK OF SAN BERNARDINO.

Showing its Financial Condition on the morning of July 1, 1889.

LEWIS JACOBS, San Bernardino, LEWIS MEYERSTEIN, San Francisco, Partners.
LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$10,000 00	Capital paid in coin.....	\$200,000 00
United States bonds.....	7,040 00	Profit and loss (undivided profits).....	10,776 25
Miscellaneous bonds and stocks.....	5,625 00	Due depositors.....	216,420 11
County warrants.....	24 00	Due banks and bankers.....	1,126 14
Loans on real estate.....	81,190 00		
Loans on stocks, bonds, and warrants.....	22,258 00		
Loans on personal security, including overdrafts.....	221,679 70		
Money on hand.....	24,937 13		
Due from banks and bankers.....	41,730 93		
Furniture and fixtures.....	1,875 20		
Gold dust and silver bullion.....	120 50		
Interest accrued.....	11,842 04		
Total resources.....	\$428,322 50	Total liabilities.....	\$428,322 50

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	*\$10,000 00	\$10,000 00

* One partner retired, and in buying him out we had to pay about full market value for property held, and for stocks, etc., held.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$81,190 00	Average largely in excess of am't loaned.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$5,500 00	\$7,040 00	\$7,040 00
50 shares stock of London, Paris, and American banks.....	.....	5,625 00	5,625 00
Totals.....	\$5,500 00	\$12,665 00	\$12,665 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Bear Valley Land and Water Company.....	} \$22,258 00
North Fork Water Company	
Sunnyside Water Ditch.....	
Mill Creek Water Ditch.....	
Redlands Water Company.....	
Redlands, Lugonia, and Crafton Domestic Water Company.....	
West Redlands Water Company.....	
San Bernardino Hotel Building Association.....	

SEMI-ANNUAL REPORT OF

MESSRS. WM. COLLINS & SONS, BANKERS—SAN BUENA-
VENTURA.*Showing their Financial Condition on the morning of January 1, 1889.*WM. COLLINS, JOHN S. COLLINS, D. EDWARD COLLINS, Partners.
JOHN S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate (including bank building)	\$18,500 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	20,000 00	Reserve fund	17,332 59
County warrants	9,442 89	Due depositors	274,824 39
Loans on real estate	75,100 00	Due banks and bankers	755 81
Loans on other securities (grain, etc)	1,500 00		
Loans on personal security, including overdrafts	90,929 83		
Money on hand	113,706 43		
Due from banks and bankers	61,233 64		
Furniture and fixtures	2,500 00		
Total resources	\$392,912 79	Total liabilities	\$392,912 79

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$75,100 00	\$120,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$9,442 89	\$9,162 89	\$9,583 89
Ventura sewer bonds	20,000 00	20,000 00	21,000 00
Totals	\$29,442 89	\$29,162 89	\$30,583 89

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$1,500 00	\$2,000 00

SEMI-ANNUAL REPORT OF

MESSRS. WILLIAM COLLINS & SONS, BANKERS—SAN BUENA-
VENTURA.*Showing their Financial Condition on the morning of July 1, 1889.*WILLIAM COLLINS, J. S. COLLINS, D. E. COLLINS, Partners.
J. S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate (including bank building).....	\$18,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	35,500 00	Reserve fund.....	25,173 48
City warrants.....	1,230 84	Due depositors.....	155,005 68
Loans on real estate.....	65,186 59	Due banks and bankers.....	1,299 41
Loans on personal security, including overdrafts.....	109,345 79		
Money on hand.....	21,472 46		
Due from banks and bankers.....	27,742 89		
Furniture and fixtures.....	2,500 00		
Total resources.	\$281,478 57	Total liabilities.	\$281,478 57

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura.....	\$65,186 59	\$98,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City warrants.....	\$1,230 84	\$1,230 84	\$1,230 84
Ventura sewer bonds.....	29,500 00	29,500 00	30,385 00
Oregon Improvement Co. first mortgage bonds.....	6,000 00	6,000 00	6,420 00
Totals	\$36,730 84	\$36,730 84	\$38,035 84

SEMI-ANNUAL REPORT OF THE

MESSRS. FOS SAVINGS UNION—SAN DIEGO.

Showing their Financial Condition on the morning of July 1, 1889.

C. M. WHITTIER FOS, WILLARD U. FOS, Partners. WILLARD U. FOS, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$19,000 00	Capital paid in coin	\$25,000 00
Loans on other securities (personal property).....	4,000 00		
Money on hand	1,000 00		
Furniture and fixtures	1,000 00		
Total resources.....	\$25,000 00	Total liabilities	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$19,000 00	\$28,000 00

SEMI-ANNUAL REPORT OF

MESSRS. BELLOC & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1889.

H. BELLOC, Partner.

H. BARRIOLHET, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$78,428 05	Capital paid in coin	\$436,985 32
Miscellaneous bonds and stocks	38,769 31	Profit and loss	22,751 71
Loans on personal security, including overdrafts	588,900 95	Due depositors	234,157 68
Money on hand	69,818 31	Due banks and bankers (in- cluding time drafts)	27,857 29
Due from banks and bankers	3,930 52	Other liabilities	95,789 59
Furniture and fixtures	1,054 00		
Expenses and taxes	16,624 16		
Other assets	20,016 29		
Total resources	\$817,541 59	Total liabilities	\$817,541 59

SEMI-ANNUAL REPORT OF

MESSRS. BELLOC & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1889.

H. BELLOC, Partner.

H. BARROILHET, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$79,367 75	Capital paid in coin	\$452,617 79
Miscellaneous bonds and stocks	92,796 81	Profit and loss	2,523 75
Loans on personal security, including overdrafts	519,276 27	Due depositors	218,715 77
Money on hand	57,408 93	Due banks and bankers	3,601 71
Due from banks and bankers	2,040 09	Other liabilities	123,346 66
Furniture and fixtures	950 00		
Expenses and taxes	5,442 18		
Other assets	43,523 65		
Total resources	\$800,805 68	Total liabilities	\$800,805 68

DETAILS.

The house of Belloc & Co., doing a banking business in San Francisco, consists only of Mr. H. Belloc, who does business also in Paris, France, under the name of Belloc & Co., having large general assets in Paris, exceeding in value the sum of \$500,000.

SEMI-ANNUAL REPORT OF

MESSRS. DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

*Showing their Financial Condition on the morning of January 1, 1889.*JOSEPH A. DONOHUE, EUGENE KELLY, J. A. DONOHUE, JR., HOWARD
HAVENS, JOHN W. FLOOD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$13,523 28	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	50,536 24	Profit and loss	44,334 73
Loans on stocks, bonds, and warrants	74,280 00	Due depositors	1,467,485 87
Loans on other securities (grain, etc.)	90,587 84	Due banks and bankers	339,361 75
Loans on personal security, including overdrafts	1,494,779 35		
Money on hand	564,717 84		
Due from banks and bankers	56,461 14		
Furniture and fixtures	6,296 66		
Total resources	\$2,351,182 35	Total liabilities	\$2,351,182 35

SEMI-ANNUAL REPORT OF

MESSRS. DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

*Showing their Financial Condition on the morning of July 1, 1889.*JOSEPH A. DONOHUE, EUGENE KELLY, J. A. DONOHUE, JR., HOWARD
HAVENS, JOHN W. FLOOD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$13,463 95	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	55,100 00	Profit and loss	44,564 89
Loans on stocks, bonds, and warrants	33,455 81	Due depositors	1,532,314 43
Loans on other securities (grain, etc.)	106,236 14	Due banks and bankers	209,152 10
Loans on personal security, including overdrafts	1,294,256 85		
Money on hand	645,719 49		
Due from banks and bankers	131,474 02		
Furniture and fixtures	6,325 16		
Total resources	\$2,286,031 42	Total liabilities	\$2,286,031 42

SEMI-ANNUAL REPORT OF

MESSRS. TALLANT & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1889.

JOHN D. TALLANT and JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,434 34	Capital paid in coin	\$350,000 00
Loans on real estate.....	56,725 00	Profit and loss	23,866 27
Loans on stocks, bonds, and warrants	70,787 59	Due depositors	821,960 00
Loans on other securities (grain, etc.).....	248,114 64	Due banks and bankers.....	147,735 60
Loans on personal security, including overdrafts.....	745,399 86		
Money on hand	200,058 99		
Due from banks and bankers.	10,039 33		
Furniture and fixtures	700 00		
Expenses and taxes	1,154 30		
Other assets	5,147 82		
Total resources	\$1,343,561 87	Total liabilities.....	\$1,343,561 87

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$5,434 34	\$8,000 00

DETAILS.

The firm of Tallant & Co. is composed of the following general partners: Mrs. Elizabeth Tallant, Miss Anne Tallant, Mrs. Elizabeth Tallant Brice, John D. Tallant, Miss Jane Tallant, Frederick W. Tallant, and John McKee.

SEMI-ANNUAL REPORT OF

MESSRS. TALLANT & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1889.

JOHN D. TALLANT and JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,434 34	Capital paid in coin	\$350,000 00
Loans on real estate.....	71,100 00	Profit and loss.....	52,630 02
Loans on stocks, bonds, and warrants	32,000 00	Due depositors	1,031,832 21
Loans on other securities (grain, etc.).....	174,161 07	Due banks and bankers	48,747 39
Loans on personal security, including overdrafts.....	758,705 26		
Money on hand	388,118 32		
Due from banks and bankers.	36,914 41		
Furniture and fixtures	700 00		
Expenses and taxes	11,604 22		
Other assets.....	4,472 00		
Total resources.....	\$1,483,209 62	Total liabilities	\$1,483,209 62

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$5,434 34	\$7,000 00

DETAILS.

The firm of Tallant & Co. is composed of the following general partners: Mrs. Elizabeth Tallant, Mrs. Elizabeth Tallant Brice, Miss Jane Tallant, Miss Anne Tallant, John D. Tallant, Frederick W. Tallant, John McKee.

SEMI-ANNUAL REPORT OF

**E. AUSTIN, BANKER—SAN MIGUEL, SAN LUIS OBISPO
COUNTY.***Showing his Financial Condition on the morning of January 1, 1889.***O. T. HARVEY, W. B. AUSTIN, Managers.**

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$803 13	Capital paid in coin	\$26,500 00
Loans on real estate	12,960 00	Profit and loss	1,185 75
Loans on other securities (grain, etc.)	5,224 00	Due depositors	23,756 62
Loans on personal security, including overdrafts	15,816 10	Due banks and bankers	665 42
Money on hand	14,261 38		
Furniture and fixtures	1,343 55		
Expenses and taxes	1,068 67		
Other assets	630 96		
Total resources	\$52,107 79	Total liabilities	\$52,107 79

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$7,150 00	\$20,000 00
San Luis Obispo	5,180 00	17,000 00
Totals	\$12,960 00	\$37,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$4,724 00	\$6,000 00
Hay land	500 00	1,000 00
Totals	\$5,224 00	\$7,000 00

SEMI-ANNUAL REPORT OF

E. AUSTIN, BANKER—SAN MIGUEL, SAN LUIS OBISPO
COUNTY.*Showing his Financial Condition on the morning of July 1, 1889.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$20,190 00	Capital paid in coin	\$26,500 00
Loans on other securities (grain, etc.).....	3,272 46	Profit and loss	2,522 78
Loans on personal security, including overdrafts.....	22,136 78	Due depositors	39,658 77
Money on hand	4,860 34		
Due from banks and bankers.	14,619 82		
Furniture and fixtures	1,372 51		
Expenses and taxes	2,229 64		
Total resources.....	\$68,681 55	Total liabilities	\$68,681 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	} \$20,190 00	\$50,000 00
Monterey		

SEMI-ANNUAL REPORT OF

MESSRS. U. M. GORDON & CO., BANKERS—SAN RAFAEL.

Showing their Financial Condition on the morning of January 1, 1889.

ANSON P. HOTALING, Surviving Partner.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$67,395 01	Capital paid in coin	\$151,052 60
Miscellaneous bonds and stocks	49,951 57	Profit and loss	36,984 28
County warrants	940 00	Due depositors	146,770 57
Loans on real estate	154,039 87	Other liabilities (interest due depositors)	568 22
Loans on personal security, including overdrafts	27,162 08		
Money on hand	27,086 57		
Other assets (accrued interest)	8,800 57		
Total resources	\$335,375 67	Total liabilities	\$335,375 67

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$67,395 01	\$80,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$154,039 87	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock	\$7,700 00	\$14,630 00	\$14,630 00
173 shares Marin County Water Company stock	17,300 00	8,650 00	8,650 00
30 Marin County refunding bonds	15,000 00	15,225 00	15,225 00
359 shares mining stock	35,900 00	2,370 00	Not listed.
Richardson District school bonds	8,000 00	8,000 00	8,000 00
12 county and town tax certificates	76 57	76 57	76 57
32 shares North Pacific Coast Telephone Company stock	3,200 00	500 00	Not listed.
Totals	\$87,176 57	\$49,951 57	\$46,581 57

SEMI-ANNUAL REPORT OF

MESSRS. U. M. GORDON & CO., BANKERS—SAN RAFAEL.

Showing their Financial Condition on the morning of July 1, 1889.

A. P. HOTALING, Surviving Partner.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$76,941 01	Capital paid in coin	\$142,633 88
Miscellaneous bonds and stocks	47,884 00	Profit and loss	39,449 42
Loans on real estate	139,324 00	Due depositors	130,427 48
Loans on personal security, including overdrafts	19,981 64	Other liabilities	1,155 31
Money on hand	21,620 16		
Other assets (accrued interest)	7,915 28		
Total resources	\$313,666 09	Total liabilities	\$313,666 09

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$76,941 01	\$90,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$139,324 00	\$200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock	\$7,700 00	\$15,169 00	\$15,169 00
173 shares Marin County Water Company stock	17,300 00	8,650 00	8,650 00
Marin County refunding bonds and interest	15,275 00	15,275 00	15,275 00
Sausalito school bonds and interest	8,240 00	8,240 00	8,240 00
32 shares North Pacific Coast Telephone stock	3,200 00	500 00	500 00
Tax certificates	50 00	50 00	50 00
Totals	\$51,765 00	\$47,884 00	\$47,884 00

SEMI-ANNUAL REPORT OF

R. B. TAYLOR, BANKER—SOUTH RIVERSIDE.

Showing his Financial Condition on the morning of January 1, 1889.

H. R. WOODALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$149,975 00	Capital paid in coin	\$189,364 31
Miscellaneous bonds and stocks	30,000 00	Due depositors	18,636 14
Loans on personal security, including overdrafts	11,297 60	Discount account	2,956 90
Money on hand	2,414 78	Check deposit account	7,384 85
Due from banks and bankers ..	11,749 36	James Taylor, Sr.	5,732 21
Furniture and fixtures (office) ..	17,157 77		
Expenses and taxes	1,479 90		
Total resources	\$224,074 41	Total liabilities	\$224,074 41

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino County	\$38,375 00	\$38,375 00
Los Angeles County	100,200 00	100,200 00
San Diego County	4,000 00	4,000 00
Dixon County, Nebraska	5,000 00	5,000 00
Ness County, Kansas	2,400 00	2,400 00
Totals	\$149,975 00	\$149,975 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Southern California Motor Road Co. (first mortgage bond, 7 per cent)	\$30,000 00	\$30,000 00

SEMI-ANNUAL REPORT OF

R. B. TAYLOR, BANKER—SOUTH RIVERSIDE.

Showing his Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$215,806 00	Capital paid in coin.....	\$335,449 02
Miscellaneous bonds and stocks	179,600 00	Profit and loss	73,572 72
Loans on real estate.....	7,000 00	Due depositors	21,884 07
Loans on personal security, including overdrafts.....	24,678 31	Other liabilities (discount)....	2,645 75
Money on hand	3,196 68	Special long term deposit.....	12,264 49
Due from banks and bankers..	11,152 59		
Furniture and fixtures	1,157 77		
Expenses and taxes	3,224 70		
Total resources.....	\$445,816 05	Total liabilities	\$445,816 05

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
San Bernardino.....	\$87,671 00
Los Angeles	104,735 00
San Diego.....	4,000 00
Cedar County, Nebraska	17,000 00
Ness County, Kansas	2,400 00
Total	\$215,806 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$7,000 00	\$7,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Southern California Motor Road Company stock	\$22,800 00	\$11,400 00
Southern Railroad, Land, and Water Company stock	101,800 00	61,080 00
Fairmount Park Land Company stock	25,000 00	12,000 00
Southern California Motor bonds.....	30,000 00	30,000 00
Totals	\$179,000 00	\$114,480 00

SEMI-ANNUAL REPORT OF THE

STOCKTON BANK.

Showing its Financial Condition on the morning of January 1, 1889.

ROBERT K. REID, G. W. TRAHERN, Partners.

R. W. TULLY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$27,620 40	Capital paid in coin	\$40,000 00
Loans on personal security, including overdrafts	29,289 56	Due depositors	24,697 55
Money on hand	1,735 32	Due banks and bankers	132 58
Furniture and fixtures	1,000 00	Other liabilities (bills payable)	25,100 00
Expenses and taxes	15,610 10		
Other assets (profit and loss) ..	4,936 48		
Interest	9,738 27		
Total resources	\$89,930 13	Total liabilities	\$89,930 13

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Stock of Stockton National Bank	\$26,120 40
Stock of Bank of Stockton	1,500 00
Total	\$27,620 40

SEMI-ANNUAL REPORT OF THE

STOCKTON BANK.

Showing its Financial Condition on the morning of July 1, 1889.

R. K. REID, G. W. TRAHERN, Partners.

R. W. TULLY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$27,620 40	Capital paid in coin.....	\$40,000 00
Loans on personal security, including overdrafts.....	24,217 42	Due depositors.....	25,117 72
Money on hand.....	1,418 93	Other liabilities (bills payable).....	23,520 00
Due from banks and bankers.....	15 88		
Furniture and fixtures.....	1,000 00		
Expenses and taxes.....	16,047 69		
Other assets (interest account).....	11,903 68		
Profit and loss account.....	4,936 38		
Cash tags.....	1,477 34		
Total resources.....	\$88,637 72	Total liabilities.....	\$88,637 72

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Stock of Stockton National Bank.....	\$26,120 40	\$26,120 40
Stock of Bank of Stockton.....	1,500 00	1,500 00
Totals.....	\$27,620 40	\$27,620 40

SEMI-ANNUAL REPORT OF

MESSRS. HORSTMAN BROS. & SEEMAN, BANK OF TEM-
PLETON.

Showing their Financial Condition on the morning of January 1, 1889.

C. W. HORSTMAN, A. P. SEEMAN (non-resident) Partners.
A. F. HORSTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security, including overdrafts.....	\$17,455 46	Capital paid in coin	\$10,094 56
Money on hand	4,265 12	Undivided profits	446 22
Due from banks and bankers	7,609 00	Due depositors	18,788 80
Total resources.....	\$29,329 58	Total liabilities.....	\$29,329 58

SEMI-ANNUAL REPORT OF

A. F. REDEMEYER, BANKER—UKIAH.

Showing his Financial Condition on the morning of January 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$25,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	4,600 00	Reserve fund	35,388 82
Loans on real estate	119,800 00	Due depositors	6,900 00
Loans on personal security, including overdrafts	15,700 00	Due banks and bankers	116 18
Money on hand	8,000 00	Other liabilities	33,594 00
Furniture and fixtures	25 00		
Expenses and taxes	2,330 00		
Total resources	\$175,955 00	Total liabilities	\$175,955 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$25,000 00
Humboldt	5,000 00	5,000 00
Totals	\$25,000 00	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$119,800 00	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah	\$4,600 00	\$4,600 00	\$4,700 00

SEMI-ANNUAL REPORT OF

A. F. REDEMEYER, BANKER—UKIAH.

Showing his Financial Condition on the morning of July 1, 1889.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$25,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	4,600 00	Reserve fund	36,921 00
Loans on real estate	119,089 00	Due depositors	7,475 00
Loans on personal security, including overdrafts	10,700 00	Other liabilities	22,000 00
Money on hand	5,800 00		
Due from banks and bankers	1,737 00		
Furniture and fixtures	25 00		
Expenses and taxes	45 00		
Total resources	\$166,996 00	Total liabilities	\$166,996 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$25,000 00
Humboldt	5,000 00	5,000 00
Totals	\$25,000 00	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$119,089 00	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Bank of Ukiah	\$4,600 00	\$4,700 00

SEMI-ANNUAL REPORT OF

MESSRS. HARRELL & SON, BANKERS—VISALIA.

*Showing their Financial Condition on the morning of July 1, 1889.*JASPER HARRELL, A. J. HARRELL, Manager (Partners).
S. MITCHELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$60,000 00	Capital paid in coin, \$15,000; bonds, \$60,000	\$75,000 00
Loans on real estate	1,285 00	Profit and loss	85 06
Loans on personal security, including overdrafts	9,036 37	Due depositors	9,261 82
Money on hand	12,989 56	Due banks and bankers	4,487 25
Furniture and fixtures	3,733 87		
Expenses and taxes	1,789 33		
Total resources	\$88,834 13	Total liabilities	\$88,834 13

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Tulare	\$685 00	\$2,000 00
Fresno	600 00	3,200 00
Totals	\$1,285 00	\$5,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Visalia and Tulare Railroad bonds	\$50,000 00	\$50,000 00
Roswell Manufacturing Company bonds, Atlanta, Ga.	10,000 00	10,000 00
Totals	\$60,000 00	\$60,000 00

SEMI-ANNUAL REPORT OF

MESSRS. RICKER, MASON & LINDLEY, BANKERS—WHITTIER.

Showing their Financial Condition on the morning of January 1, 1889.

MOSES RICKER, GEORGE MASON, and HERVEY LINDLEY, Partners.
CHARLES D. HENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,066 34	Capital paid in coin	\$6,000 00
Loans on real estate	8,890 88	Profit and loss	54 86
Loans on stocks, bonds, and warrants	121 50	Due depositors	35,654 07
Loans on personal security, including overdrafts	20,203 72		
Money on hand	4,095 34		
Due from banks and bankers	2,267 65		
Furniture and fixtures	1,063 50		
Total resources	\$41,708 93	Total liabilities	\$41,708 93

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$5,066 34	\$5,066 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$8,890 88	\$8,890 88

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
On County Superintendent of Public Schools	\$121 50	\$121 50

SEMI-ANNUAL REPORT OF

MESSRS. RICKER, MASON & LINDLEY, BANKERS—WHITTIER.

Showing their Financial Condition on the morning of July 1, 1889.

MOSES RICKER, GEORGE MASON, HERVEY LINDLEY, Partners.
CHARLES D. HENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,066 34	Capital paid in coin	\$6,000 00
Loans on real estate.....	6,565 88	Due depositors	23,170 52
Loans on personal security, including overdrafts.....	723 79		
Money on hand	12,443 44		
Due from banks and bankers..	3,307 57		
Furniture and fixtures	1,063 50		
Total resources.....	\$29,170 52	Total liabilities	\$29,170 52

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$5,066 34	\$5,066 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$6,565 88	\$6,565 88

ANNUAL REPORT

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

1

REPORTS OF NATIONAL BANKS.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF COLTON.

[Organized December 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JOHN W. DAVIS, President.

HOWARD B. SMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$26,500 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	5,982 50	Reserve and surplus fund ..	8,000 00
Redemption fund with United States Treasurer	1,125 00	Undivided profits and contingent fund	2,739 95
Loans on stocks, bonds, and warrants	18,416 26	Due depositors	74,680 67
Loans on other securities (grain, etc.)	33,213 26	Due banks and bankers	3,958 21
Loans and discounts on personal security	100,287 61	National Bank notes outstanding	22,500 00
Money on hand	12,269 85		
Due from banks and bankers ..	11,161 51		
Furniture and fixtures	2,324 79		
Expenses and taxes	598 05		
Total resources	\$211,878 83	Total liabilities	\$211,878 83

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Davis	575 shares.	W. S. Hooper	40 shares.
W. R. Fox	25 shares.	Howard B. Smith	20 shares.
M. A. Murphy	20 shares.		

Total number of shares held by the Directors is.....680 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF FRESNO.

[Organized March 16, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

O. J. WOODWARD, President.

E. F. OATMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$35,834 21	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund.....	85,000 00
Miscellaneous bonds, stocks, and warrants.....	625 00	Undivided profits and contingent fund.....	2,702 45
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	343,054 80
Due from the U. S. Treasurer.....	125 00	National Bank notes outstanding	21,950 00
Loans and discounts on personal security.....	399,252 70		
Overdrafts on personal security	9,965 26		
Money on hand	48,504 39		
Due from banks and bankers.....	26,379 77		
Furniture and fixtures	5,895 92		
Total resources.....	\$552,707 25	Total liabilities	\$552,707 25

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. J. Woodward.....	105 shares.	T. C. White.....	10 shares.
W. H. Chance.....	95 shares.	C. L. Walter.....	40 shares.
E. Kennedy.....	180 shares.		

Total number of shares held by the Directors is 430 shares.

ANNUAL STATEMENT OF THE
FRESNO NATIONAL BANK.

[Organized May 1, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. D. COLSON, President.

JOHN B. SMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,108 71	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Undivided profits and contingent fund	3,711 73
Redemption fund with United States Treasurer	1,230 00	Due depositors	102,271 00
Loans and discounts on personal security	214,926 50	National Bank notes outstanding	24,600 00
Money on hand	11,940 20		
Due from banks and bankers	9,816 64		
Furniture and fixtures	3,175 25		
Expenses and taxes	3,135 93		
Premium paid on United States bonds	13,249 50		
Total resources	\$330,582 73	Total liabilities	\$330,582 73

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. D. Colson	121 shares.	E. D. Merriam	92 shares.
J. M. Cory	70 shares.	D. W. Parkhurst	40 shares.
J. M. Chadduck	96 shares.	William Starratt	34 shares.
Thomas E. Hughes	69 shares.		
Total number of shares held by the Directors is		522 shares.	

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF LOS ANGELES.

[Organized October —, 1880.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

J. M. ELLIOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$91,634 64	Capital stock paid in	\$200,000 00
United States 4 per cent bonds, to secure circulation	50,000 00	Reserve and surplus fund	50,000 00
Miscellaneous bonds, stocks, and warrants	223,507 35	Undivided profits and con- tingent fund	176,813 16
Redemption fund with United States Treasurer	2,250 00	Due depositors	1,865,324 51
Loans on stocks, bonds, and warrants	297,300 00	Due banks and bankers	70,222 75
Loans on other securities (grain, etc.)	173,561 20	National Bank notes out- standing	35,050 00
Loans and discounts on per- sonal security	637,131 02	United States deposits	109,813 00
Money on hand	512,985 72		
Due from banks and bankers	394,700 88		
Four per cent bonds, to secure United States deposits, at par	100,000 00		
Premium on same	24,142 61		
Total resources	\$2,507,223 42	Total liabilities	\$2,507,223 42

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Bicknell	60 shares.	Hiram Mabury	715 shares.
J. F. Crank	114 shares.	S. H. Mott	50 shares.
J. M. Elliott	100 shares.	E. F. Spence	301 shares.
William Lacy	20 shares.		

Total number of shares held by the Directors is.....1,386 shares.

ANNUAL STATEMENT OF THE
LOS ANGELES NATIONAL BANK.

[Organized April 3, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$170,000 00	Capital stock paid in	\$500,000 00
United States bonds to secure circulation	50,000 00	Reserve and surplus fund	55,000 00
United States bonds to secure deposits, &c.	400,000 00	Undivided profits and contingent fund	5,265 17
Miscellaneous bonds, stocks, and warrants	63,156 07	Due depositors	1,690,163 53
Redemption fund with U. S. Treasurer	2,250 00	National Bank notes outstanding	45,000 00
Loans on stocks, bonds, and warrants	240,870 47		
Loans on other securities (collateral)	137,216 73		
Loans and discounts on personal security	723,623 16		
Money on hand	397,708 23		
Due from banks and bankers	107,098 60		
Furniture and fixtures	3,505 44		
Total resources	\$2,295,428 70	Total liabilities	\$2,295,428 70

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. G. Cochran	150 shares.	H. H. Markham	10 shares.
John Bryson, Sr.	200 shares.	F. C. Howes	606 shares.
Perry M. Green	250 shares.	Geo. H. Bonebrake	1,007 shares.
H. Sinsabaugh	27 shares.		

Total number of shares held by the Directors is 2,250 shares.

ANNUAL STATEMENT OF THE

SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES.

[Organized July —, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. F. BOSBYSHHELL, President.

C. N. FLINT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$58,000 00	Capital stock paid in	\$200,000 00
Miscellaneous bonds, stocks, and warrants	12,000 00	Reserve and surplus fund	17,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profits and contingent fund	376 56
Loans and discounts	393,587 11	Due depositors	401,338 21
Money on hand	53,659 68	Due banks and bankers	2,689 26
Due from banks and bankers	108,007 24	Dividends unpaid	8,000 00
Furniture and fixtures	6,000 00	National Bank notes outstanding	44,400 00
Expenses and taxes	300 00		
Total resources	\$673,804 03	Total liabilities	\$673,804 03

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. N. Breed	150 shares.	Thomas Goss	25 shares.
William F. Bosbyshell	200 shares.	M. Hagan	20 shares.
E. C. Bosbyshell	20 shares.	H. A. Barclay	20 shares.
H. T. Newell	90 shares.	Frank Rader	20 shares.
D. Remick	135 shares.	L. Gottschalk	20 shares.
Charles E. Day	40 shares.		

Total number of shares held by the Directors is 980 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MERCED.

[Organized June 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

C. H. HUFFMAN, President.

M. S. HUFFMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Miscellaneous bonds, stocks, and warrants	2,125 94	Reserve and surplus fund	34,702 44
Redemption fund with United States Treasurer	2,250 00	Due depositors	141,306 04
Loans and discounts on personal security	329,599 78	National Bank notes outstanding	45,000 00
Money on hand	22,290 58		
Due from banks and bankers	12,087 28		
Furniture and fixtures	165 00		
Premiums paid on United States $4\frac{1}{2}$ per cent bonds of 1892	2,519 90		
Total resources	\$421,008 48	Total liabilities	\$421,008 48

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. F. Crocker	650 shares.	G. B. Cook	25 shares.
C. H. Huffman	706 shares.	W. H. Hartley	50 shares.
H. H. Hewlett	50 shares.	G. Garibaldi	13 shares.
E. T. Dixon	10 shares.		

Total number of shares held by the Directors is 1,504 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF MODESTO.

[Organized January 28, 1884.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officer of the Bank.

ROBERT McHENRY, President.

J. E. WARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$30,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	488 60	Reserve and surplus fund	10,000 00
Redemption fund with United States Treasurer	1,350 00	Undivided profits and contingent fund	6,213 39
Loans and discounts on personal security	294,365 29	Due depositors	189,067 58
Money on hand	38,332 03	Due banks and bankers	34,017 81
Due from banks and bankers	962 86	National Bank notes outstanding	27,000 00
Furniture and fixtures	800 00		
Total resources	\$366,298 78	Total liabilities	\$366,298 78

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert McHenry	387 shares.	J. P. Islip	40 shares.
W. B. Wood	50 shares.	L. O. Brewster	45 shares.
G. Turner	40 shares.		

Total number of shares held by the Directors is

562 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MONROVIA.

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. F. BROSSART, President.

J. F. SARTORI, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,633 53	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund ...	2,500 00
Redemption fund with United States Treasurer	562 50	Undivided profits and con- tingent fund	2,086 78
Loans and discounts on per- sonal security	47,495 35	Due depositors	32,208 55
Money on hand	4,720 88	National Bank notes out- standing	11,250 00
Due from banks and bankers.	3,999 74		
Expenses and taxes	570 83		
Premiums paid on United States bonds	3,562 50		
Total resources	\$98,045 33	Total liabilities	\$98,045 33

BANK COMMISSIONERS' REPORT.

ANNUAL STATEMENT OF THE FIRST NATIONAL BANK—OAKLAND.

[Converted by Act of Congress March 8, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

V. D. MOODY, President.

A. D. THOMSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,800 00	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	100,000 00	Reserve and surplus fund	150,000 00
Miscellaneous bonds, stocks, and warrants	10,000 00	Undivided profits and contingent fund	7,149 43
Redemption fund with United States Treasurer.....	4,500 00	Due depositors	715,519 89
Loans and discounts on personal security.....	597,925 41	Due banks and bankers	1,794 80
Money on hand	148,142 91	Dividends unpaid	496 50
Due from banks and bankers.....	187,354 80	National Bank notes outstanding	86,940 00
Furniture and fixtures	6,000 00		
Premiums on bonds.....	6,147 50		
Total resources.....	\$1,061,870 62	Total liabilities.....	\$1,061,870 62

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors are as follows: L. C. Morehouse, Geo. J. Ainsworth, A. D. Thomson, V. D. Moody, J. E. Ruggles, H. P. Jones, A. J. Snyder, F. K. Shattuck, J. C. Ainsworth.

ANNUAL STATEMENT OF THE

UNION NATIONAL BANK OF OAKLAND.

[Organized May 20, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$21,235 01	Capital stock paid in	\$150,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund ...	100,000 00
Miscellaneous bonds, stocks, and warrants	26,000 00	Undivided profits and contingent fund	29,607 14
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	811,357 97
Loans on stocks, bonds, and warrants	247,765 23	Dividends unpaid	6,360 00
Loans on other securities (grain, etc.)	132,051 06	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	388,817 94		
Money on hand	134,469 34		
Due from banks and bankers	125,297 08		
Furniture and fixtures	3,013 95		
Premium account	11,425 50		
Total resources	\$1,142,325 11	Total liabilities	\$1,142,325 11

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Edson F. Adams	251 shares.	J. West Martin	112 shares.
R. S. Farrelly	69 shares.	Thomas Prather	252 shares.
S. Huff	75 shares.	D. Henshaw Ward	15 shares.
General R. W. Kirkham	50 shares.		

Total number of shares held by the Directors is 824 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK—PASADENA.

[Reorganized June 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

J. E. FARNUM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund	50,000 00
Miscellaneous bonds, stocks, and warrants	32,429 00	Undivided profits and contingent fund	7,349 13
Redemption fund with United States Treasurer	1,125 00	Due depositors	429,216 80
Loans on stocks, bonds, and warrants	43,146 84	Due banks and bankers	1,747 22
Loans on other securities (grain, etc.)	104,714 70	Dividends unpaid	5,000 00
Loans and discounts on personal security	152,575 77	National Bank notes outstanding	11,250 00
Money on hand	40,460 27		
Due from banks and bankers	157,111 57		
Furniture and fixtures	3,000 00		
Total resources	\$604,563 15	Total liabilities	\$604,563 15

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. F. Ball	110 shares.	John Allin	20 shares.
George H. Bonebrake	100 shares.	J. H. Painter	10 shares.
O. S. Picher	52 shares.	H. G. Bennett	15 shares.
P. M. Green	50 shares.		

Total number of shares held by the Directors is 357 shares.

ANNUAL STATEMENT OF THE
PASADENA NATIONAL BANK.

[Organized October 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

I. W. HELLMAN, President.

G. A. SWARTWOUT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	3,200 00	Reserve and surplus fund ...	5,000 00
Redemption fund with United States Treasurer	1,125 00	Undivided profits and contingent fund	3,416 80
Loans and discounts on personal security	132,994 77	Due depositors	79,415 34
Money on hand	21,718 01	Due banks and bankers	52 31
Due from banks and bankers	15,090 46	National Bank notes outstanding	22,500 00
Furniture and fixtures	6,359 85		
Expenses and taxes	474 50		
Premium account	4,421 86		
Total resources	\$210,384 45	Total liabilities	\$210,384 45

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors are as follows: I. W. Hellman, E. F. Spence, Charles H. Converse, and G. A. Swartwout.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF PETALUMA.

[Organized September 23, 1874; commenced business January 1, 1875.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption fund with United States Treasurer	2,250 00	Reserve and surplus fund	90,000 00
Loans on stocks, bonds, and warrants	29,000 00	Undivided profits and contingent fund	13,978 24
Loans and discounts on personal security	377,286 89	Due depositors	193,069 29
Money on hand	35,710 06	Due banks and bankers	990 14
Due from banks and bankers	45,790 72	National Bank notes outstanding	42,000 00
Total resources	\$540,037 67	Total liabilities	\$540,037 67

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors are as follows: I. G. Wickersham, H. H. Atwater, J. H. Knowles, Anton Meyer, Daniel Brown, L. G. Nay.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF POMONA.

[Organized June 10, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,167 45	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation (par value).....	12,500 00	Reserve and surplus fund ...	10,000 00
Redemption fund with United States Treasurer.....	562 50	Undivided profits and con- tingent fund.....	9,710 65
Loans and discounts on per- sonal security	161,593 39	Due depositors	205,933 87
Money on hand	30,642 42	National Bank notes out- standing	11,250 00
Due from banks and bankers.	46,005 70		
Furniture and fixtures	5,263 39		
Expenses and taxes	3,034 67		
Premium on United States bonds	3,125 00		
Total resources.....	\$286,894 52	Total liabilities.....	\$286,894 52

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Coates.....	35 shares.	George Jess	100 shares.
J. E. McComas	10 shares.	C. Seaver.....	185 shares.
Geo. H. Bonebrake	50 shares.	Stoddard Jess	50 shares.

Total number of shares held by the Directors is.....430 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF REDLANDS.

[Organized June 25, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	1,549 25	Reserve and surplus fund	3,000 00
Redemption fund with United States Treasurer	562 50	Undivided profits and contingent fund	911 45
Premiums paid	965 42	Due depositors	56,253 06
Loans on stocks, bonds, and warrants	17,200 00	Due banks and bankers	6,837 33
Loans on other securities (grain, etc.)	5,960 00	Dividends unpaid	2,325 00
Loans and discounts on personal security	66,111 06	National Bank notes outstanding	10,700 00
Money on hand	11,413 67		
Due from banks and bankers	10,792 51		
Furniture and fixtures	3,082 42		
Total resources	\$130,026 83	Total liabilities	\$130,026 83

DETAILS.

The amount of capital stock is \$50,000. Amount subscribed is \$50,000. Amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. P. Morrison	20 shares	Frank Huntley	1 share
A. L. Park	5 shares	J. S. Edwards	25 shares
Geo. A. Cook	5 shares	H. L. Drew	25 shares
Geo. H. Smith	15 shares		
Total number of shares held by the Directors is			

370 shares

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF RIVERSIDE.

[Organized June 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. H. NAFTZGER, President.

A. HALBERLIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,408 04	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund ...	8,000 00
Redemption fund with United States Treasurer	562 50	Due depositors	167,809 52
Loans and discounts on per- sonal security	142,868 87	Due banks and bankers	650 41
Overdrafts on personal secu- rity	928 80	National Bank notes out- standing	11,250 00
Money on hand	24,627 98		
Due from banks and bankers.	47,700 51		
Furniture and fixtures	2,913 23		
Premium on United States bonds	2,200 00		
Total resources	\$237,709 93	Total liabilities	\$237,709 93

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid upon each share of stock is \$100.

ANNUAL STATEMENT OF THE

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

[Organized 1860.]

Showing its Financial Condition on the morning of July 1, 1880, as sworn to by the Officers of the Bank.

EDGAR MILLS, President.

FRANK MILLER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$43,000 00	Capital stock paid in	\$500,000 00
United States bonds, to secure circulation	56,062 50	Reserve and surplus fund.....	169,000 00
Miscellaneous bonds, stocks, and warrants	36,066 15	Undivided profits and contingent fund.....	67,051 32
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	1,212,123 57
Loans on stocks, bonds, and warrants	94,256 40	Due banks and bankers	37,946 96
Loans on other securities (grain, etc.).....	73,306 01	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	1,269,206 80		
Money on hand	164,162 02		
Due from banks and bankers	199,737 77		
Furniture and fixtures	7,000 00		
Expenses and taxes	17,047 20		
Total resources.....	\$1,962,121 85	Total liabilities.....	\$1,962,121 85

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills.....	1,538 shares.	Frank Miller.....	351 shares.
Edgar Mills.....	1,538 shares.	Chas. F. Dillman.....	125 shares.
S. Prentiss Smith	250 shares.		
Total number of shares held by the Directors is		3,902 shares.	

ANNUAL STATEMENT OF THE

CARVER NATIONAL BANK OF ST. HELENA.

[Organized July 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

D. B. CARVER, President.

A. L. WILLIAMS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	749 33	Reserve and surplus fund...	399 36
Redemption fund with United States Treasurer	562 50	Undivided profits and contingent fund	8,355 22
Loans and discounts on personal security	127,217 49	Due depositors	114,723 62
Money on hand	15,241 39	Due banks and bankers	1,544 30
Due from banks and bankers	23,099 40	National Bank notes outstanding	10,170 00
Furniture and fixtures	1,728 25		
Expenses and taxes	1,094 14		
Premium on United States bonds	3,000 00		
Total resources	\$185,192 50	Total liabilities	\$185,192 50

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

D. B. Carver	280 shares.	D. O. Hunt	10 shares.
W. B. Bourn	50 shares.	A. L. Williams	10 shares
M. G. Richie	50 shares.		

Total number of shares held by the Directors is 400 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SAN BERNARDINO.

[Organized July 3, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. H. SMITH, President.

JOSEPH BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$34,711 35	Capital stock paid in	\$100,000 00
Real estate taken for debt	14,896 34	Reserve and surplus fund ...	10,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits and con- tingent fund	7,620 14
Miscellaneous bonds, stocks, warrants, and premium ac- count	6,843 12	Due depositors	191,054 58
Redemption fund with United States Treasurer	1,125 00	Due banks and bankers	12,537 66
Loans and discounts on per- sonal security	207,644 34	National Bank notes out- standing	22,500 00
Money on hand	25,801 14		
Due from banks and bankers ..	22,826 03		
Furniture and fixtures	1,484 84		
Expenses and taxes	3,380 22		
Total resources	\$343,712 38	Total liabilities	\$343,712 38

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith	150 shares.	W. J. Curtis	30 shares.
Joseph Brown	200 shares.	W. N. Crandall	90 shares.
M. H. Garner	100 shares.	H. Brinkmeyer	40 shares.
L. D. Crandall	80 shares.	J. W. Hall	80 shares.
J. M. James	40 shares.		
Total number of shares held by the Directors is		810 shares.	

ANNUAL STATEMENT OF THE

SAN BERNARDINO NATIONAL BANK.

[Organized November 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

J. G. BURT, President.

W. S. HOOPER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption fund with U. S. Treasurer	2,250 00	Reserve and surplus fund	12,000 00
Loans on stocks, bonds, and warrants	1,447 48	Undivided profits and contingent fund	11,049 11
Loans and discounts on personal security	286,272 17	Due depositors	126,723 88
Money on hand	37,208 80	Due banks and bankers	2,635 08
Due from banks and bankers	10,300 66	National Bank notes outstanding	45,000 00
Furniture and fixtures	6,085 21		
Premiums	3,843 75		
Total resources	\$397,408 07	Total liabilities	\$397,408 07

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. Burt	517 shares.	S. E. A. Palmer	100 shares.
Seth Marshall	100 shares.	R. Stewart	50 shares.
W. S. Hooper	30 shares.	R. Gird	100 shares.
I. R. Brunn	50 shares.		
Total number of shares held by the Directors is		947 shares.	

ANNUAL STATEMENT OF THE
CALIFORNIA NATIONAL BANK OF SAN DIEGO.

[Organized December 16, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

WM. COLLIER, President.

J. W. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ...	\$5,743 05	Capital stock paid in	\$250,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund ...	10,000 00
Miscellaneous bonds, stocks, and warrants	17,000 00	Undivided profits and contingent fund	16,111 30
Redemption fund with United States Treasurer	2,250 00	Due depositors	550,389 50
Due from the United States Treasurer	3,757 51	Due banks and bankers	21,600 13
Loans and discounts on personal security	556,920 63	Dividends unpaid	60 00
Money on hand	122,147 69	National Bank notes outstanding	45,000 00
Due from banks and bankers ..	115,680 56		
Furniture and fixtures	7,601 70		
Expenses and taxes	9,550 13		
Total resources	\$393,961 57	Total liabilities	\$393,961 57

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Collins	124 shares.	William Collier	75 shares.
D. D. Dare	124 shares.	T. E. Gay	85 shares.
D. C. Collier	25 shares.	J. W. Burns	10 shares.

Total number of shares held by the Directors is..... 443 shares.

ANNUAL STATEMENT OF THE

CONSOLIDATED NATIONAL BANK OF SAN DIEGO.

[Organized October 1, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

BRYANT HOWARD, President.

J. H. BARBOUR, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,148 39	Capital stock paid in	\$250,000 00
Real estate taken for debt.....	20,280 26	Reserve and surplus fund	50,000 00
United States bonds, to secure circulation	62,500 00	Undivided profits and contingent fund	134,121 43
Miscellaneous bonds, stocks, and warrants	18,411 38	Due depositors	1,121,203 11
Redemption fund with United States Treasurer	2,812 50	Due banks and bankers	15,879 85
Loans on stocks, bonds, and warrants	363,409 31	National Bank notes outstanding	56,250 00
Loans on other securities (grain, etc.)	8,628 00		
Loans and discounts on personal security	647,786 07		
Money on hand	184,419 52		
Due from banks and bankers	189,401 03		
Furniture and fixtures	23,156 89		
Expenses and taxes	21,769 79		
Premium on United States bonds	4,731 25		
Total resources	\$1,627,454 39	Total liabilities	\$1,627,454 39

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. S. Witherby	287½ shares.	Bryant Howard	17 shares.
E. W. Morse	25 shares.	John Ginty	90 shares.
Hiram Mabury	510 shares.	J. H. Barbour	10 shares.
James McCoy	87½ shares.		

Total number of shares held by the Directors is 1,027 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN DIEGO.

[Organized October —, 1883.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JACOB GRUENDIKE, President.

J. H. BRALY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$76,011 60	Capital stock paid in	\$300,000 00
United States bonds, to secure circulation (bonds, \$60,000; premium, \$10,000)	70,000 00	Reserve and surplus fund ...	100,000 00
Miscellaneous bonds, stocks, and warrants	68,562 45	Undivided profits and con- tingent fund	28,871 85
Redemption fund with United States Treasurer	3,850 00	Due depositors	607,322 92
Loans and discounts on per- sonal security	607,933 13	Due banks and bankers	24,825 92
Money on hand	188,651 48	National Bank notes out- standing	54,000 00
Due from banks and bankers ..	69,205 06		
Furniture and fixtures	19,505 34		
Expenses and taxes	11,901 63		
Total resources	\$1,115,020 69	Total liabilities	\$1,115,020 69

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Gruendike	424 shares.	W. W. Whitney	280 shares.
H. W. Hildreth	400 shares.	Albert Parker	10 shares.
E. S. Babcock, Jr.	160 shares.	O. J. Stough	50 shares.
L. S. McLure	125 shares.	R. A. Thomas	11 shares.
J. H. Braly	297 shares.		
Total number of shares held by the Directors is		1,757 shares.	

ANNUAL STATEMENT OF THE

CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

[Organized August 31, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. C. WOOLWORTH, President.

WM. H. CROCKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation (4 per cent)	\$50,000 00	Capital stock paid in	\$1,000,000 00
Premium on same	10,500 00	Reserve and surplus fund	150,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profits and contingent fund	97,658 97
Loans on stocks, bonds, and warrants	586,500 00	Due depositors	1,565,306 55
Loans on other securities (grain, etc.)	16,800 00	Due banks and bankers	577,483 70
Loans and discounts on personal security	1,944,167 13	National Bank notes outstanding	45,000 00
Money on hand	639,779 17	Certified checks	2,529 92
Due from banks and bankers	186,982 84		
Furniture and fixtures	1,000 00		
Total resources	\$3,437,979 14	Total liabilities	\$3,437,979 14

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

Chas. F. Crocker	10 shares.	W. E. Brown	250 shares.
Wm. H. Crocker	890 shares.	E. H. Miller, Jr.	100 shares.
R. C. Woolworth	750 shares.		

Total number of shares held by the Directors is.....2,000 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SAN FRANCISCO.

[Organized October 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

S. G. MURPHY, President.

E. D. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$242,700 61	Capital stock paid in	\$1,500,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund	300,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profit and contingent fund	254,290 08
Due from the United States Treasurer	375 00	Due depositors	1,976,326 44
Loans on stocks, bonds, and warrants	506,947 95	Due banks and bankers	548,045 35
Loans and discounts on personal security	2,593,661 06	Dividends unpaid	794 75
Money on hand	715,120 74	National Bank notes outstanding	45,000 00
Due from banks and bankers	390,901 26		
Furniture and fixtures	2,500 00		
United States bonds to secure deposits	100,000 00		
Premiums on bonds	21,000 00		
Total resources	\$4,624,456 62	Total liabilities	\$4,624,456 62

DETAILS.

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; amount paid in coin is \$1,500,000. The total number of shares of stock issued is 15,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Murphy	83 shares.	N. Van Bergen	168 shares.
James Moffitt	554 shares.	James H. Jennings	56 shares.
George A. Low	300 shares.	John A. Hooper	50 shares.
James M. Donahue	50 shares.	George C. Perkins	50 shares.
James D. Phelan	100 shares.		
Total number of shares held by the Directors is			1,411 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SAN JOSÉ.

[Organized July 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$80,000 00	Capital stock paid in.....	\$500,000 00
Real estate taken for debt....	4,000 00	Reserve and surplus fund....	81,647 75
United States bonds, to secure circulation.....	50,000 00	Undivided profits and con- tingent fund.....	144,475 66
Redemption fund with United States Treasurer.....	2,250 00	Due depositors.....	478,813 66
Loans on stocks, bonds, and warrants.....	150,930 00	Due banks and bankers.....	14,139 01
Loans on other securities (grain, etc.).....	207,099 07	Dividends unpaid.....	616 00
Loans and discounts on per- sonal security.....	615,138 39	National Bank notes out- standing.....	44,900 00
Money on hand.....	69,514 07	Certified checks.....	772 50
Due from banks and bankers..	79,120 55		
Furniture and fixtures.....	4,000 00		
Premium on bonds.....	3,312 50		
Total resources.....	\$1,265,364 58	Total liabilities.....	\$1,265,364 58

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Burrell.....	500 shares.	James D. Phelan.....	100 shares.
J. A. Clayton.....	75 shares.	J. P. Pierce.....	212 shares.
N. Cadwallader.....	50 shares.	W. D. Tisdale.....	300 shares.
Cyrus Jones.....	147 shares.	W. L. Tisdale.....	35 shares.
A. King.....	200 shares.		

Total number of shares held by the Directors is..... 1,619 shares.

ANNUAL STATEMENT OF THE

GARDEN CITY NATIONAL BANK OF SAN JOSÉ.

[Organized April 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

C. W. BREYFOGLE, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	6,187 50	Reserve and surplus fund.....	1,000 00
Redemption fund with U. S. Treasurer	1,125 00	Undivided profits and contingent fund	8,606 88
Loans on stocks, bonds, and warrants	32,182 00	Due depositors	143,610 28
Loans and discounts on personal security	161,220 27	Due banks and bankers	10,723 09
Money on hand	44,686 90	National Bank notes outstanding	22,500 00
Checks and other cash items	649 95		
Due from banks and bankers	8,038 58		
Furniture and fixtures	8,000 00		
Total resources.....	\$286,440 25	Total liabilities.....	\$286,440 25

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. W. Breyfogle	175 shares.	H. M. Leonard	50 shares.
Hiram Mabury	120 shares.	J. W. Blauer	50 shares.
Geo. M. Bowman	50 shares.	A. McDonald	10 shares.
T. S. Montgomery	50 shares.		
Total number of shares held by the Directors is		505 shares.	

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN LUIS OBISPO.

[Organized December 24, 1887. Commenced business March 1, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

R. E. JACK, President.

MORRIS GOLDTREE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$30,800 00	Capital stock paid in	\$100,000 00
Redemption fund with United States Treasurer.....	1,125 00	Reserve and surplus fund ..	15,000 00
Loans and discounts on personal security	334,017 82	Undivided profits and contingent fund.....	3,294 98
Money on hand	47,270 76	Due depositors	329,985 67
Due from banks and bankers.	54,715 42	Due banks and bankers	1,264 64
Furniture and fixtures	1,750 00	National Bank notes outstanding	22,500 00
Expenses and taxes	2,366 29		
Total resources.....	\$472,045 29	Total liabilities.....	\$472,045 29

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Jack.....	350 shares.	James Steinhart.....	75 shares.
Goldtree Bros.....	350 shares.	Sundries	125 shares.
S. P. Stow	100 shares.		

Total number of shares held by the Directors is 755 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SANTA ANA.

[Organized May 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. H. SPURGEON, President.

M. M. CROOKSHANK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,107 81	Capital stock paid in	\$150,000 00
United States bonds, to secure circulation, and premium..	43,680 00	Reserve and surplus fund ..	4,250 00
Redemption fund with United States Treasurer	1,687 50	Undivided profits and con- tingent fund	16,899 57
Loans and discounts on per- sonal security	210,425 53	Due depositors	196,909 74
Money on hand	35,203 10	National Bank notes out- standing	33,750 00
Due from banks and bankers..	58,196 29		
Expenses and taxes	3,509 08		
Total resources	\$403,809 31	Total liabilities	\$403,809 31

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors are as follows: W. H. Spurgeon, S. W. Preble, C. L. Foster, G. H. Bonebrake, D. M. Dorman, M. A. Forster, D. R. Sterling, M. M. Crookshank.

Total number of shares held by the Directors is 615 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SANTA BARBARA.

[Organized March —, 1873.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

JAMES W. CALKINS, President.

A. L. LINCOLN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,500 00	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund ...	45,000 00
Miscellaneous bonds, stocks, and warrants	15,666 44	Undivided profits and con- tingent fund	5,367 65
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	357,788 98
Loans and discounts on per- sonal security	266,786 60	Due banks and bankers	4,792 34
Money on hand	83,660 84	Dividends unpaid	6,000 00
Due from banks and bankers.	114,204 67	National Bank notes out- standing	22,500 00
Furniture and fixtures	5,483 09		
Total resources	\$541,448 97	Total liabilities	\$541,448 97

DETAILS.

The amount of capital stock is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

James W. Calkins.....	40 shares.	N. P. Austin	20 shares.
Hugh D. Vail	20 shares.	George H. Gould	40 shares.
Richard Robinson.....	20 shares.	R. B. Canfield	10 shares.
Ellwood Cooper.....	10 shares.		

Total number of shares held by the Directors is 160 shares.

ANNUAL STATEMENT OF THE
SANTA BARBARA COUNTY NATIONAL BANK.

[Organized February 20, 1889.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$38,514 11	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund ...	50,000 00
Miscellaneous bonds, stocks, and warrants	20,641 55	Undivided profits and contingent fund	6,205 54
Redemption fund with United States Treasurer	1,125 00	Due depositors	413,052 77
Loans and discounts on personal security	266,786 60	Due banks and bankers	640 68
Money on hand	101,532 09	National Bank notes outstanding	13,450 00
Due from banks and bankers	110,910 65		
Furniture and fixtures	1,500 00		
Expenses and taxes	1,579 61		
Premiums on United States bonds	5,759 38		
Other United States bonds on hand	10,000 00		
Total resources	\$583,348 99	Total liabilities	\$583,348 99

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. M. Eddy	455 shares.	J. M. Hunter	10 shares.
John Edwards	50 shares.	Henry H. Hall	20 shares.
Charles Fernald	30 shares.	Thomas B. Dibble	20 shares.
Joseph Howard	10 shares.		
Total number of shares held by the Directors is		595 shares.	

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SANTA MONICA.

[Organized January 26, 1888.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

GEORGE H. BONEBRAKE, President.

E. J. VAWTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,074 05	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund ...	193 10
Miscellaneous bonds, stocks, and warrants (premitims) ..	3,312 50	Due depositors	46,718 42
Redemption fund with United States Treasurer	562 50	Dividends unpaid	1,000 00
Loans and discounts on personal security	40,767 48	National Bank notes outstanding	11,250 00
Money on hand	6,417 42		
Due from banks and bankers ..	19,254 85		
Furniture and fixtures	2,272 72		
Total resources	\$109,161 52	Total liabilities	\$109,161 52

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George H. Bonebreak	153 shares.	N. Bundy	37 shares.
L. R. Vincent	50 shares.	W. D. Vawter	61 shares.
John Steere	50 shares.	W. S. Vawter	41 shares.
H. C. Bagg	50 shares.		

Total number of shares held by the Directors is 442 shares.

ANNUAL STATEMENT OF THE
SANTA ROSA NATIONAL BANK.

[Organized February 1, 1887.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

A. B. WARE, President.

L. M. ALEXANDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$37,500 00	Capital stock paid in	\$150,000 00
Miscellaneous bonds, stocks, and warrants	21,100 00	Reserve and surplus fund	3,000 00
Redemption fund with United States Treasurer	1,687 50	Undivided profits and contingent fund	11,136 34
Loans and discounts on personal security	282,704 38	Due depositors	202,969 33
Money on hand	20,425 55	National Bank notes outstanding	33,750 00
Due from banks and bankers	29,172 17		
Furniture and fixtures	6,200 00		
Expenses and taxes	86 07		
Premiums paid	2,000 00		
Total resources	\$400,875 67	Total liabilities	\$400,875 67

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. B. Ware	71 shares.	J. H. Brush	700 shares.
W. W. Gauldin	45 shares.	D. N. Carithers	10 shares.
B. M. Spencer	38 shares.	Frank Steele	26 shares.
John Strong	75 shares.		

Total number of shares held by the Directors is 965 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF STOCKTON.

[Organized November 23, 1872.]

Showing its Financial Condition on the morning of July 1, 1889, as sworn to by the Officers of the Bank.

H. H. HEWLETT, President.

ARTHUR W. BELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,918 01	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund	60,000 00
Miscellaneous bonds, stocks, and warrants	89,452 01	Undivided profits and contingent fund	113,148 15
Redemption fund with United States Treasurer	2,250 00	Due depositors	350,224 27
Loans and discounts on personal security	462,305 20	Due banks and bankers	4,821 34
Money on hand	104,975 12	Dividends unpaid	8,000 00
Due from banks and bankers	68,093 42	National Bank notes outstanding	45,000 00
Furniture and fixtures	1,000 00		
Total resources	\$780,993 76	Total liabilities	\$780,993 76

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. H. Hewlett	865 shares.	James H. Hough	50 shares.
I. S. Bostwick	84 shares.	George H. Fancher	33 shares.
G. A. Conrad	67 shares.	James Sutherland	13 shares.
B. Frankenheimer	34 shares.		
Total number of shares held by the Directors is		1,146 shares.	

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since last report.

From all banks under the charge of this Commission, for licenses for the year ending June 30, 1891 as per detailed statement in the appendix to this report.....	\$15,300 00
Paid State Treasurer, as required by law, July 13, 1890.....	15,300 00

STATE OF CALIFORNIA,
 City and County of San Francisco, } ss.

James A. Thompson, being duly sworn, deposes and says that he is the President pro tem of the Board of Bank Commissioners, and that the foregoing statement is true and correct.

JAMES A. THOMPSON

Subscribed and sworn to before me this 24th day of July, 1891.

WILLIAM T. STANLEY
 Notary Public

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1889.

NOTE.—The amount collected from each bank is based upon its deposits on the first day of January, 1889.

ASSESSMENT LIST.

For Bank Licenses, from July 1, 1889, to June 30, 1890.

Location.	NAME OF BANK.	Amount Paid.
1. San Francisco.....	California Savings and Loan Society	\$84 41
2. San Francisco.....	French Savings and Loan Society	255 81
3. San Francisco.....	German Savings and Loan Society.....	2,075 80
4. San Francisco.....	Hibernia Savings and Loan Society....	2,658 49
5. San Francisco.....	Humboldt Savings and Loan Society.....	298 27
6. San Francisco.....	People's Home Savings Bank	44 22
7. San Francisco.....	San Francisco Savings Union	1,888 01
8. San Francisco.....	Savings and Loan Society.....	451 13
9. San Francisco.....	Security Savings Bank	242 80
Total from San Francisco Savings Banks.....		\$7,998 94
10. Fresno City	Fresno Loan and Savings Bank	\$44 32
11. Los Angeles.....	Los Angeles Savings Bank	31 93
12. Los Angeles.....	Savings Bank of Southern California.....	26 26
13. Mendocino.....	Bank of Mendocino.....	53 60
14. Merced.....	Merced Security Savings Bank	48 10
15. Oakland.....	Oakland Bank of Savings	348 21
16. Oakland.....	Union Savings Bank	265 18
17. Sacramento.....	People's Savings Bank	65 73
18. Sacramento.....	Sacramento Bank.....	294 11
19. Santa Cruz.....	Santa Cruz Bank of Savings and Loan.....	42 89
20. Santa Cruz.....	City Savings Bank	18 30
21. San Diego.....	Savings Bank of San Diego County	20 25
22. San José.....	San José Safe Deposit Bank of Savings.....	144 06
23. Vallejo.....	Vallejo Savings and Commercial Bank.....	19 60
24. Watsonville.....	Pajaro Valley Savings and Loan Society ...	2 72
Total from interior Savings Banks.....		\$1,425 26
25. San Francisco.....	American Bank and Trust Company.....	\$24 80
26. San Francisco.....	Anglo-Californian Bank	551 72
27. San Francisco.....	Bank of California	860 42
28. San Francisco.....	Bank of British Columbia.....	92 70
29. San Francisco.....	Bank of British North America.....	73 08
30. San Francisco.....	California Safe Deposit and Trust Company ..	38 75
31. San Francisco.....	Grangers Bank	65 87
32. San Francisco.....	London and San Francisco Bank (Limited) ..	177 60
33. San Francisco.....	London, Paris, and American Bank (Limited)	173 97
34. San Francisco.....	Market Street Bank	2 38
35. San Francisco.....	Nevada Bank of San Francisco	244 64
36. San Francisco.....	Pacific Bank	227 99
37. San Francisco.....	Sather Banking Company.....	137 56
38. San Francisco.....	Wells, Fargo & Company's Bank.....	323 98
Total from city Commercial Banks		\$2,995 46

ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
39. Anaheim	Bank of Anaheim	\$6 86
40. Arcata	Bank of Arcata	11 17
41. Auburn	Placer County Bank	14 58
42. Bakersfield	Kern Valley Bank	25 90
43. Benicia	Bank of Benicia	2 92
44. Chico	Bank of Butte County	37 53
45. Chico	Bank of Chico	21 86
46. Cloverdale	Cloverdale Banking Company	11 50
47. Colusa	Colusa County Bank	94 52
48. Dixon	Bank of Dixon	16 14
49. Elsinore	Bank of Elsinore	2 33
50. Elsinore	Exchange Bank	2 83
51. Escondido	Bank of Escondido	4 07
52. Eureka	Humboldt County Bank	65 32
53. Fresno	Bank of Central California	16 14
54. Fresno	Farmers Bank	39 73
55. Grass Valley	Agency Citizens Bank Nevada City	4 98
56. Gilroy	Bank of Gilroy	13 47
57. Hanford	Bank of Hanford	8 99
58. Healdsburg	Bank of Healdsburg	12 88
59. Healdsburg	Farmers and Mechanics Bank	12 77
60. Hollister	Bank of Hollister	36 34
61. Lakeport	Bank of Lake	3 91
62. Lakeport	Farmers Savings Bank	17 75
63. La Porte	Bank of La Porte	3 46
64. Livermore	Bank of Livermore	7 42
65. Lodi	Bank of Lodi	2 50
66. Los Angeles	California Bank	37 87
67. Los Angeles	East Side Bank	8 97
68. Los Angeles	Farmers and Merchants Bank	491 88
69. Los Angeles	Los Angeles County Bank	65 24
70. Los Angeles	University Bank	26 29
71. Los Gatos	Bank of Los Gatos	9 86
72. Martinez	Bank of Martinez	27 69
73. Mendocino	Mendocino Discount Bank	7 33
74. Merced	Merced Bank	11 05
75. Modesto	Modesto Bank	26 75
76. Monrovia	Granite Bank	4 57
77. Napa	Bank of Napa	25 02
78. National City	Bank of National City	11 42
79. National City	California State Bank	2 52
80. Nevada City	Citizens Bank	11 52
81. Oakdale	Bank of Oakdale	3 76
82. Oakland	California Bank and Trust Company	18 50
83. Oceanside	Bank of Oceanside	1 53
84. Ontario	Ontario State Bank	6 94
85. Orange	Bank of Orange	6 41
86. Orland	Bank of Orland	6 64
87. Oroville	Bank of Rideout, Smith & Co.	27 16
88. Pasadena	San Gabriel Valley Bank	11 77
89. Petaluma	Bank of Sonoma County	21 03
90. Petaluma	Petaluma Savings Bank	26 08
91. Pomona	People's Bank of Pomona	3 96
92. Pomona	Pomona Bank	10 08
93. Red Bluff	Bank of Tehama County	47 36
94. Redding	Bank of Northern California	3 76
95. Redding	Bank of Shasta County	15 03
96. Redlands	Union Bank	7 05
97. Riverside	Riverside Banking Company	39 40
98. St. Helena	Bank of St. Helena	6 90
99. Sacramento	California State Bank	83 41
100. Salinas	Salinas City Bank	48 63
101. San Bernardino	Farmers Exchange Bank	37 59
102. San Buenaventura	Bank of Ventura	27 97
103. San Diego	Bank of Commerce	10 62
Amount carried forward		\$1,739 63

ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward.....	\$1,739 63
104. San Jacinto	State Bank.....	4 51
105. San José	Bank of San José.....	67 84
106. San José	Commercial and Savings Bank.....	66 92
107. San Luis Obispo.....	Bank of San Luis Obispo.....	40 20
108. San Luis Obispo.....	Commercial Bank.....	17 18
109. San Pedro.....	Bank of San Pedro.....	1 99
110. Santa Ana	Commercial Bank of Santa Ana.....	25 93
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	Total from city Commercial Banks.....	2,995 46
	Total from city Savings Banks.....	7,998 94
	Total from interior Savings Banks.....	1,425 26
	Grand total	\$15,300 00

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OF THE

Active Savings and Commercial Banks, January 1,

AND

Savings, Commercial, Private, and National Banks of California,

JULY 1, 1889.



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